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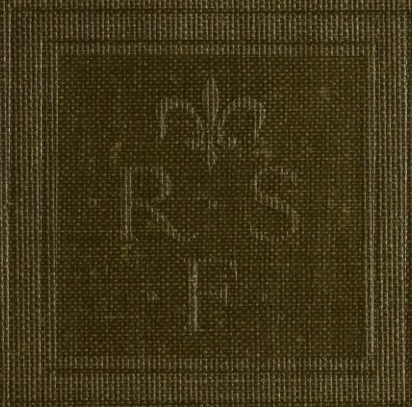

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SAN FRANCISCO RELIEF SURVEY

THE ORGANIZATION AND METHODS OF RELIEF USED AFTER THE EARTHQUAKE AND FIRE OF APRIL 18, 1906

COMPILED FROM STUDIES BY

CHARLES J. O'CONNOR
FRANCIS H. McLEAN
HELEN SWETT ARTIEDA
JAMES MARVIN MOTLEY
JESSICA PEIXOTTO
MARY ROBERTS COOLIDGE

NEW YORK
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PREFACE

THIS Relief Survey is a compilation of studies made for the Russell Sage Foundation by a group of persons each specially qualified to conduct the inquiry and to analyze the issue. The contributors are:

Part I. Charles J. O'Connor, Ph.D., secretary of the Board of Trustees of Relief and Red Cross Funds, who was appointed on the relief force soon after the disaster.

Part II. Francis H. McLean, now secretary of the American Association of Societies for Organizing Charity; at the time of the study, field secretary of the Charity Organization Department of the Russell Sage Foundation. He was superintendent for the Rehabilitation Committee in July and August, 1906.

Part III. Helen Swett (now Mrs. Gregorio Artieda), who was secretary of Sub-Committee VI, the business committee of the Rehabilitation Committee, from its organization November 1, 1906; before that date connected with the Associated Charities of Oakland, California. Now resident of the People's Place settlement, San Francisco.

Part IV. James Marvin Motley, Ph.D., now associate professor of economics at Brown University; at the time of the investigation, assistant professor of economics at Leland Stanford Junior University.

Part V. Jessica Peixotto, Ph.D., assistant professor of social economics, University of California, and a member of the Central Council of the Associated Charities of San Francisco.

Part VI. Mary Roberts Coolidge, formerly associate professor of sociology, Leland Stanford Junior University; reviser of Warner's American Charities; author of Almshouse Women, and other works.

When the six separate studies were completed, a perplexing situation was disclosed. The purpose in preparing the survey was to offer a book of ready reference for use on occasions of special

emergency. The six studies would have formed a set of volumes valuable as a contribution to the literature of relief work but not adapted to the particular purpose in view. It therefore became necessary to condense the studies at the cost of cutting out material. In order to preserve certain facts in proper sequence, subject matter in a few instances has been transposed from one part to another.

The authors of the various parts have wished to express their appreciation of the help rendered by university colleagues and students. A study made by Lilian Brandt of the first registration after she had worked at relief headquarters in the late spring and early summer of 1906, has been used in part. An article by Colonel C. A. Devol, extracts from which appear in Appendix I, furnished valuable data concerning the part taken by the army, especially in receiving and distributing the relief supplies. *Charities and the Commons* has been drawn upon for data from articles which have not been noted in the text because their authors were so a part of the relief work itself that specific mention seemed uncalled for.

The statistics of this volume require, perhaps, a word of explanation. The quantitative material upon which the study is so largely based is derived from records, many of which were compiled in haste and under great pressure of work. The record forms themselves were properly devised primarily to aid the relief workers in abating distress, rather than as possible sources of social statistics to be compiled at some future time; and it was necessary to entrust the filling out of the records to persons most of whom were wholly without experience in work of this character. The data for the several parts of the study were, moreover, compiled by a number of persons working quite independently of one another.

Under these circumstances it is but natural that there should have been embodied in the report various minor inaccuracies and some real or apparent inconsistencies. Every possible effort has been made, in preparing the material for publication, to correct errors, to remove inconsistencies, and to harmonize the plan of statistical presentation as far as this could be accomplished by means of the information available.

No attempt has been made to present a comprehensive statement covering the complete disposition of the Relief Funds. It is understood that such a statement will be prepared under the direction of the Board of Trustees of Relief and Red Cross Funds. The figures showing receipts and disbursements, which appear in this volume, have been presented solely because of their bearing on the relief problems dealt with, and not by way of an accounting.

INTRODUCTION

THE San Francisco earthquake and resultant fire ranks with the great catastrophes of the world's history. Comparatively insignificant as was the list of the killed and injured, the annihilation of the business section of the city and of the most thickly populated residence districts brought to the bread line virtually the city's whole population. The response of the nation and of other nations was in proportion to the magnitude of the disaster.

By a series of favoring circumstances the administration of the large fund donated fell into the hands of a committee, afterwards transformed into a corporation, on which were some of San Francisco's ablest and broadest-minded men of affairs, as well as representatives of the rejuvenated and re-organized American National Red Cross. How at first the distinguished services of Dr. Edward T. Devine as the representative of the American National Red Cross were utilized by the local committee, and later, the no less valuable services of Ernest P. Bicknell, is told in the following pages along with the account of the splendid part played by the United States Army.

If for no other reason than that the disaster was of tremendous proportions, with relief funds correspondingly large, the value of an intensive study of the problems, methods, and results of the relief work must be very great. No such intensive study of any other American disaster of like proportions has been made. The report of the Chicago Relief and Aid Society on the relief work of the Chicago fire is the nearest approach. If one, however, reads that report he will find it to be largely a description of general methods with a thorough accounting of expenditures. The value of such an investigation as this Relief Survey inheres not only in the fact that no previous intensive study has been made of any large disaster but also in the fact that the time and the persons

engaged combined to give the San Francisco relief work exceptional significance.

Since the Chicago fire, in this, as in other civilized countries, there has been a rapid evolution of social thought and action. We have become impatient of philanthropic endeavors that do not promise permanently to better conditions. In the field of relief we are discounting mere almsgiving and are fighting for constructive treatment and permanent betterment, which often involve larger relief expenditures. In serious disasters, from the Chicago fire to the San Francisco earthquake and conflagration, this spirit has more and more characterized the relief work. The idea that all moneys should be spent merely to keep the victims of a disaster from the starvation and exposure which confront them in the weeks immediately following the catastrophe is directly opposed to the spirit of modern relief measures. In other words, the idea of rehabilitation, of giving to those who have been left with the least a reasonable lift on the road to a recovery of the standard of living maintained before the disaster, constantly has grown clearer and more definite, a natural fructifying of the modern philosophy of charity.

Attention was given to rehabilitation after the Chicago fire by a special committee on housing and by one on "giving aid to persons in the purchase of tools, machinery, furniture, fixtures, or professional books." A large part of this special work of relief consisted in aiding destitute sewing women who had lost their machines to obtain others. But in San Francisco we find the first large attempt to emphasize and develop rehabilitation.*

The circumstances that so happily combined to magnify the principle of rehabilitation have already been alluded to. Funds of generous proportions, capable army officers, the reorganized Red Cross, and an exceptional group of keen and broad-minded San Francisco business men,—the last a group which knew its own mind but was willing to take the advice and accept the assistance of experienced social workers,—constituted a force permeated by the spirit of modern philanthropy which wrought out the first large undertaking in rehabilitation in the United States.

*For relative expenditures for rehabilitation compare the figures in the Relief Survey with those given in the Report of the Chicago Relief and Aid Society of Disbursements of Contributions for the Sufferers by the Chicago Fire, 1874, Chapter XII.

Having made clear the reasons for this Relief Survey, let us consider its several parts.

Part I presents a general picture of the emergency period following the fire, together with a description of the structure of the relief organization and the different phases through which it passed. This part serves as a background for the rehabilitation studies that follow.

Part II is a presentation of the methods of rehabilitation, followed by some facts obtained from a tabulation of the case records of the Rehabilitation Committee.

Two of the most important forms of rehabilitation, business and housing, are analyzed in detail in Parts III and IV. These parts illustrate methods, and they also show actual results of rehabilitation, which were learned by following into their homes at a later period a certain number of the families helped.

A study of the families under care of the Associated Charities since the work of the Rehabilitation Committee ceased gives the data for Part V. This was made to determine the character of the dependency, how much was due to the disaster itself, how much to faulty rehabilitation work, how much was inevitable. The work of the Associated Charities is indeed only a prolongation of the rehabilitation effort.

The last inquiry, Part VI, was into that saddest and least hopeful of all forms of rehabilitation, the permanent care of the aged and infirm. To call it rehabilitation seems a misnomer. The methods, the number of persons involved, their character, and other items are considered. Also the attempt is made to determine how far present dependence was inevitable, or accelerated, or actually caused by the change of circumstances due to the fire and to the additional burdens put upon relatives and friends who in the ordinary course of events would themselves have assumed the duty.

This summary reveals not alone what these studies contain but also what they omit. They do not comprise a complete history of the San Francisco relief work. A bird's-eye view of that work is given in the Sixth Annual Report of the American National Red Cross. They present, rather, certain important and significant phases of rehabilitation with a sketch of the organiza-

tion structure. And they present these not primarily for any reason of historical interest but in the hope that they may help concretely and suggestively in solving problems of family rehabilitation in connection with disasters, small and large, which in the future may confront the American National Red Cross, citizens' committees, and relief agencies of every kind.

The full measure of results cannot be given in this Relief Survey. The acumen of no group of investigators, no matter how broad in their sympathies, or how trained to their work, can probe to the heart of a community to find the main arteries through which it has drawn its full life. The people were sound at the core. They had an instinct for adventure. Their own sanity, their self-reliance and faith in the future made them ready to rebound from fortune's sudden blow. But in the wearying days that followed in the wake of the first efforts at recuperation, the adventurous spirit flagged under the strain and the ugliness of life. It was then that the city called on men whom it had bred, to uphold the courage and maintain the spirit of independence of its weaker citizens. The men who responded because they treasured San Francisco, their city, have shown, as this study proves, what sustained and co-operative effort can achieve.

TABLE OF CONTENTS

(A detailed Table of Contents precedes each part)

PAGE

PREFACE iii
INTRODUCTION vii
LIST OF ILLUSTRATIONS xv
LIST OF TABLES xvii
DIAGRAM OF ORGANIZATION xxv
MAP . . . . . *Opposite* 3

PART I

ORGANIZING THE FORCE AND EMERGENCY METHODS

I. Organizing a Relief Force 3

(1) The Disaster, 3. (2) Tentative Organization, 8. (3) Uniting of Relief Forces, 11. (4) Beginnings of Rehabilitation Work, 13. (5) An Interlude, 19. (6) Incorporation of the Funds, 25.

II. Methods of Distribution 30

(1) Sources of Contributions, 30. (2) Distribution of Food, 36. (3) Distribution of Clothing, 55. (4) Furnishing Transportation, 58. (5) Providing Shelter, 69. (6) Safeguarding Health, 89. (7) Relieving the Japanese and Chinese, 94.

III. Questions of Finance 96

(1) Claims, 96. (2) System of Accounting—A Note, 98. (3) The Control of Donations, 99.

PART II

REHABILITATION

I. Beginnings of Rehabilitation 107

(1) General Policy, 107. (2) Periods of Rehabilitation Work, 111.

II. Methods of Work 113

(1) The District System, 113. (2) The Centralized System, 124. (3) Withdrawal, 133. (4) Concluding Remarks, 135.

PAGE

III. Calls for Special Forms of Service 137

(1) Relations with Auxiliary Societies, 137. (2) Rehabilitation of Institutions, 141. (3) Bureau of Special Relief, 145.

IV. What the Rehabilitation Records Show 151

(1) Introductory, 151. (2) Social Data and Total Grants and Refusals, 152. (3) Principal and Subsidiary Grants, 157. (4) The Re-opening of Cases to make Further Grants, 160. (5) Variations in Amounts of Grants, and Refusals, 165.

PART III

BUSINESS REHABILITATION

I. The People Aided and the Results Obtained 171

(1) The Plan Itself, 171. (2) The Study of Results, 173. (3) The Families and Individuals Aided, 174. (4) Changes in Family and Business Life, 176. (5) Occupations, 183. (6) Homogeneity of Grantees, 185. (7) Results of Business Rehabilitation, 186. (8) Reasons for Success and Failure, 187.

II. Analysis by Occupations, Study of Refusals, and Summary 196

(1) Success or Failure in Relation to Occupations, 196. (2) Study of Refusals, 208. (3) Summary of the Results of Business Rehabilitation, 210.

PART IV

HOUSING REHABILITATION

I. General Plan of Housing Work 215

(1) Introductory, 215. (2) Retrospective, 216. (3) The General Plan, 218.

II. The Camp Cottages 221

(1) General Cost, 221. (2) Families Occupying the Cottages, 223. (3) Wages and Occupations, 226. (4) Housing Before and After the Fire, 229. (5) Two Cottage Settlements, 234. (6) Brief Comments, 237.

III. The Bonus Plan 239

(1) The Plan Itself, 239. (2) Bonus Recipients, 240. (3) Occupations and Resources, 244. (4) The Houses—Character and Cost, 248. (5) Brief Comments, 251.

PAGE

IV. The Grant and Loan Plan 253

(1) The Plan Itself, 253. (2) Relation Between the Department of Lands and Buildings and the Housing Committee, 256. (3) The Number Aided and the Cost, 257. (4) Families Making Use of the Grants and Loans, 259. (5) Occupations and Resources, 262. (6) Housing Before and After the Fire, 266. (7) Status of Loans in 1909 and 1911 and Additional Aid, 271. (8) Cases of Expensive Building, 273. (9) Brief Comments, 276.

General Conclusions on Housing Plans 277

PART V

RELIEF WORK OF THE ASSOCIATED CHARITIES

From June, 1907, to June, 1909

I. The Nature of the Cases 281

(1) Introductory, 281. (2) Nature of the Dependency, 282. (3) Social Character of the Cases, 286. (4) Occupations of Applicants, 294.

II. The Methods of Relief Employed 298

(1) Reapplications, 298. (2) Emergent Relief, 299. (3) Permanent Relief, 305. (4) Relief Refused, 310. (5) Conclusions, 314. (6) The Associated Charities Since the Fire, 317.

PART VI

THE RESIDUUM OF RELIEF

THE AGED, THE INFIRM, AND THE HANDICAPPED

I. Ingleside Model Camp 321

(1) History of its Establishment, 321. (2) Administration, 324. (3) General Statistics, 327.

II. Relief and Non-Relief Cases 335

(1) General Analysis, 335. (2) Applicants and Non-Applicants for Relief and Rehabilitation, 336.

III. RESULTS 356

SOME LESSONS OF THE RELIEF SURVEY

Part I. Organization and the Emergency Period 369
Part II. Rehabilitation 370
Part III. Business Rehabilitation 371

PAGE

Part IV. Housing Rehabilitation 371
Part V. After-Care 372
Part VI. The Aged and Infirm 372

APPENDICES

I. DOCUMENTS AND ORDERS 375

(1) List of Members Finance Committee of Relief and Red Cross Funds and its Permanent Committees, 377. (2) General Orders No. 18, 379. (3) Extracts from the Army in the San Francisco Disaster, 383. (4) Letter from General Greely to James D. Phelan, 387. (5) Plan of the Executive Commission, 391. (6) Original Housing Plan, 394. (7) The Incorporation of the Funds, 398. (8) Appointment of Board of Trustees Relief and Red Cross Funds, February, 1909, 401. (9) List of Official Camps, 404. (10) Grants to Charitable Organizations: A. By Denominations and Nature of Work, B. By Denominations, 405. (11) Rehabilitation Committee: Details of Administration, 406. (12) General Plan of Housing Committee, 417. (13) Statistics from Associated Charities, 419.

II. FORMS AND CIRCULARS 423

First registration card (Face), p. 425. First registration card (Reverse), p. 426. Food card (Face and Reverse), p. 427. Second registration card (Face), p. 428. Second registration card (Reverse), p. 429. Tent record sheet, p. 430. Camp commander's report sheet, p. 431. Rehabilitation Committee: Report form, p. 432; Paster, p. 433; Circular, p. 434; Application blank, p. 435; Circular letter of inquiry, p. 436; Bureau of Special Relief: Recommendation form, p. 437; Report form, p. 438; Medical service form, p. 439; Order form A, p. 440; Order form B, p. 441; Bureau of Hospitals: Hospital report sheet, p. 442. Application forms for business rehabilitation, p. 443. Application for bonus, p. 447. Land and Building Department, Notice, 448. Application for housing grant, p. 449.

LIST OF ILLUSTRATIONS

	FACING PAGE
The Ruins framed in Marble	*Frontispiece*
The Morning of the Disaster	4
Striving to reach the ferry	
In Union Square, soon to be swept by flames	
The Hall of Justice	9
Refugees in Jefferson Square	14
Watching the fire	
The fire draws near	
Supplying Food under Difficulties	20
The first bakery rebuilt	
A cheerful kitchen	
Camp No. 10, Potrero District	28
Tent camp, opened May 9, 1906	
Cottages	
Relieving the Hungry	36
All classes joined the bread line	
Soldiers gave aid and protection	
Fires in Houses were Prohibited	40
Preparing meals in the street	
A row of street kitchens	
Distribution of Relief Supplies	46
The bread line, Mission District	
Relief station, Mission District	
Hot Meal Kitchens	50
An open air dining room	
In Golden Gate Park	
Warehouse for Second Hand Clothing	57
Camps in Golden Gate Park	70
An administration headquarters	
Camp No. 6, The Speedway, showing barracks	
Early Shelters in Jefferson Square	74
Shelters of sheets and quilts	
Tents and shacks	
Camp No. 9, Lobos Square	78
Tent camp, opened May 9, 1906	
Cottages	
Camp No. 20, Hamilton Square	81
Camp No. 28, South Park	85
Tanks for Sterilizing Water, Lobos Square Camp	94
Two Cottage Camps	110
Camp No. 25, Richmond District, opened November 20, 1906	
Camp No. 29, Mission Park, opened November 19, 1906	

FACING PAGE

Headquarters, Department of Relief and Rehabilitation . . . 119
Early Business Ventures 128
Barber shop, and shack constructed of boxes
A drinking place
Camp Cottages used for Business 178
A plumber's new start
Laundry and residence
Business Rehabilitation 188
Cigar store of an Italian cripple
Store owned by a German-Swiss couple
Business Rehabilitation 198
Owner aided by a Rehabilitation Grant and money privately loaned
Hat maker aided by a Rehabilitation Grant
View from Nob Hill looking toward Harbor and Ferry Building.
Taken one year after the fire, April 18, 1907 207
Cottage Homes a year after removal 215
In the land of flowers
A simple but cosy home
Homes from Camp Cottages 218
Substantial and weatherproof
Commodious and attractive
Camp No. 13, Franklin Square 221
Camp Cottages after Removal 226
A janitor's comfortable home
Improved at small expense
Camp Cottages at Hill Crest 230
Where the trade winds blow
In full view of the Pacific
Beginnings of a Cottage Settlement 234
First cottages in Villa Maria
The proprietor and his family
Camp Cottages on a Suburban Tract 237
Bonus Houses 240
Home built by a letter carrier
Home of an elderly U. S. Government employe. Bonus, $250
Bonus Houses 245
Built by Italians. Bonuses $500 each
Home of two Italian families
A widow's venture. Bonus $500
Bonus Houses 250
Two ambitious dwellings built with aid of bonuses
Built with bonus of $500 and money privately loaned
Headquarters Department of Lands and Buildings 257
Grant and Loan Houses 262
Built by the owner with insurance money and a grant of $250
Built by a teamster with grant of $250 and money privately loaned
Grant and Loan Houses 268
Built by the Housing Committee
Built by the owner, who had some resources
Methods of Housing Rehabilitation 275

FACING PAGE

Telegraph Hill and Washington Square 286
Completely devastated. First tents in Washington Square
Partly rebuilt. Cottages in Washington Square
Telegraph Hill Largely Rebuilt 291
Washington Square Camp 294
Removal from the Camp 300
1. The start
2. Well under way
3. Joining two cottages
4. The completed dwelling
Home for the Aged and Infirm (The "Relief Home") . . . 307
Ingleside Model Camp 323
Ingleside Model Camp 330
The reading room
The sewing room
Ingleside Model Camp 340
The kitchen
The dining room
"Portals of the Past" 361

LIST OF TABLES

PART I. EMERGENCY METHODS

TABLE PAGE

1. Cash receipts of the Finance Committee of Relief and Red Cross Funds, and its successor, The Corporation, to June 1, 1909 33
2. Cash contributions for the relief of San Francisco, to June 1, 1909, received by the Finance Committee of Relief and Red Cross Funds, and its successor, The Corporation, and by American National Red Cross, by country of origin . . 34
3. Disposition of cash contributed for the relief of San Francisco through the American National Red Cross, to June 1, 1909 35
4. Character of location, origin, and dates of opening and closing of relief stations of Civil Section VI 41
5. Relief stations in the seven civil sections on May 3 and on June 3, 1906 42
6. Daily issues of rations from April 19 to May 12, 1906 . . . 43
7. Families and individuals registered in the seven civil sections, May, 1906 45
8. Meals served by hot meal kitchens, from May to October, 1906, inclusive 51
9. Free and paid meals served by hot meal kitchens on specified dates in 1906 52
10. Expenditures of San Francisco Relief and Red Cross Funds for purchase and distribution of food, to May 29, 1909. . . 53
11. Persons to whom rations were issued in May and June, 1906 . 53
12. Persons carried from San Francisco as free passengers by the Southern Pacific Railroad, from April 18 to April 26, 1906 . 58
13. Destination of persons sent from San Francisco by the transportation committee, from April 26 to May 10, 1906, inclusive 66
14. Persons sent from San Francisco, by period and by general destination, April 26, 1906, to June, 1908 67
15. Terms of transportation of persons sent from San Francisco in second and third periods 68
16. Destination of persons sent from San Francisco in second and third periods 68
17. Value at reduced rates of transportation furnished through the committee 69
18. Housing of registered families, by civil sections, May, 1906. Numbers 72
19. Housing of registered families, by civil sections. Percentages, based on the total number of families whose addresses in May, 1906, were given 72

TABLE PAGE

20. Nationality of population of San Francisco in 1900, compared with nationality of heads of families among refugees in 1906 75
21. Nationality of heads of families among refugees, by civil sections, May, 1906. Numbers 76
22. Nationality of heads of families among refugees, by civil sections, May, 1906. Percentages based on the total number of cases in which information as to nativity was available 76
23. Ejectments from camps during the entire period of the relief work, by months 80
24. Reasons for ejectments from camps during the entire period of relief work 80
25. Population of official camps, exclusive of Ingleside Model Camp, from May, 1906, to June, 1908, inclusive 81
26. Cost of camps during the entire period of the relief work . . 87
27. Disposal of claims acted upon by the department of bills and demands, to March 16, 1907 97
28. Payments upon claims acted upon by the department of bills and demands, to March 16, 1907 98

PART II. REHABILITATION

29. Estimate of amount required for carrying on work of relief, presented August 16, 1906 121
30. Reasons for the refusal of grants to certain societies, to May 11, 1907 145
31. A. Amount expended monthly by Bureau of Special Relief for all purposes from August 15, 1906, to June 30, 1907 . . 148
B. Amount expended by Bureau of Special Relief for administration and for supplies from August 15, 1906, to June 30, 1907 148
32. Disposal of applications for rehabilitation following investigation 152
33. Disposal of applications for rehabilitation, by nature of application 153
34. Applicants for rehabilitation, by age, and by nature and disposal of application 153
35. Applicants for rehabilitation, by domestic status and by nature of application 154
36. Applicants handicapped by personal misfortunes or defects . . 155
37. Applicants affected by handicaps of each specified kind . . 155
38. Number of persons in families of applicants for rehabilitation 156
39. Families among the applicants for rehabilitation with children, by number of children under fourteen years of age in each family 156
40. Number of principal and subsidiary grants, by nature of grants 157
41. Amount of principal and subsidiary grants, by nature of grants 158
42. Amounts given to applicants receiving $500 or more, by nature of principal grant 159
43. Applications for relief passed upon by sub-committees and by the Rehabilitation Committee, without action by a sub-committee, in the period from November 1, 1906, to April 1, 1907, by nature of the application 160

TABLE PAGE
44. Number of re-opened cases by nature of first grant . . . 161
45. Grants for rehabilitation by amount and by nature of relief given 165
46. Grants and refusals to applicants who possessed resources, by amount of resources 167
47. Reasons for refusal of rehabilitation, by nature of application 168

PART III. BUSINESS REHABILITATION

48. Nativity of heads of families receiving business rehabilitation . 175
49. Conjugal condition of family groups receiving business rehabilitation 175
50. Changes in family composition between period before fire and the re-visit in 120 families receiving business rehabilitation 177
51. Nature of premises occupied and of rentals paid before and after the fire, by families receiving business rehabilitation . . 178
52. Residence rentals paid, before and after the fire, by 94 families receiving business rehabilitation, who paid rentals for separate residential quarters in both periods 179
53. Number of rooms in residences occupied before and after the fire, by 94 families receiving business rehabilitation, who paid rentals for separate residential quarters in both periods . 180
54. Business rentals paid, before and after the fire, by 74 families receiving business rehabilitation, who paid rentals for separate business quarters in both periods 181
55. Combined business and residential rentals paid, before and after the fire, by 285 families receiving business rehabilitation, who paid combined rentals in both periods 182
56. Proposed occupation of applicants receiving business rehabilitation 184
57. Business and employment status at the time of the re-visit, of applicants receiving business rehabilitation 186
58. Business status at the time of the re-visit of applicants receiving business rehabilitation, by health of families 193
59. Amount of grants to and of capital available for applicants receiving business rehabilitation 194
60. Business status at the time of the re-visit of applicants receiving business rehabilitation, by occupations 196
61. Business status at the time of the re-visit of applicants receiving business rehabilitation for personal and domestic service, by size of grants and amount of capital 201
62. Business status at the time of the re-visit of applicants receiving business rehabilitation for trade, by size of grants and amount of capital 207

PART IV. HOUSING REHABILITATION

63. Houses erected by or with the aid of the San Francisco Relief and Red Cross Funds, by style of houses or plan under which relief was given 219

TABLE PAGE

64. Expenditures for housing made by the Finance Committee of Relief and Red Cross Funds, by the San Francisco Relief and Red Cross Funds, a Corporation, and by the United States Army from congressional appropriation, from April, 1906, to June, 1909 220
65. Nationality of applicants receiving aid under the cottage plan 223
66. Conjugal condition of families receiving aid under the cottage plan 224
67. Ages of applicants receiving aid under the cottage plan . . 225
68. Occupation before the fire, of 415 of the men in families receiving aid under the cottage plan 226
69. Estimated monthly wages received before the fire by the 380 men who worked for wages, in the families receiving aid under the cottage plan 227
70. Estimated yearly incomes before and after the fire of families receiving aid under the cottage plan 228
71. Types of houses occupied before the fire by families receiving aid under the cottage plan 230
72. Number of rooms per family occupied before the fire by families receiving aid under the cottage plan 230
73. Costs incurred, by or in behalf of applicants, for cottages occupied by families receiving aid under the cottage plan . . 232
74. Nationality of applicants receiving aid under the bonus plan . 241
75. Conjugal condition of families receiving aid under the bonus plan 242
76. Ages of applicants receiving aid under the bonus plan . . . 243
77. Occupations before the fire of 433 men in families receiving aid under the bonus plan 244
78. Value of lots owned before the fire by applicants receiving aid under the bonus plan 246
79. Indebtedness carried before and after the fire by families receiving aid under the bonus plan 247
80. Cost of houses rebuilt after the fire by applicants receiving aid under the bonus plan 249
81. Number of rooms in houses owned before the fire and in houses rebuilt after the fire by applicants receiving aid under the bonus plan 249
82. Number of rooms per family occupied before and after the fire by families receiving aid under the bonus plan 250
83. Style of 543 houses built by the housing committee for applicants receiving aid under the grant and loan plan . . 258
84. Nationality of applicants receiving aid under the grant and loan plan 259
85. Conjugal condition of families receiving aid under the grant and loan plan 260
86. Ages of applicants receiving aid under the grant and loan plan 261
87. Monthly income before and after the fire of men receiving aid under the grant and loan plan who were in business before the fire 262

TABLE PAGE

88. Monthly income before and after the fire of women in families receiving aid under the grant and loan plan 264
89. Value of lots purchased after the fire by 670 applicants receiving aid under the grant and loan plan 266
90. Number of rooms per family occupied before and after the fire by families receiving aid under the grant and loan plan . 267
91. Value of houses owned before and after the fire by applicants receiving aid under the grant and loan plan 269
92. Monthly rentals paid before the fire by families receiving aid under the grant and loan plan 270
93. Status on January 1, 1911, of loans to families receiving aid under the grant and loan plan 272
94. Additional aid from the relief funds given to families receiving aid under the grant and loan plan 273
95. Amount of additional grants from the Relief Funds made to families receiving aid under the grant and loan plan . . 273

PART V. RELIEF WORK OF THE ASSOCIATED CHARITIES

96. Number of applications to the Associated Charities for assistance, by months. 1908 and 1909 284
97. Associated Charities cases classified as having lived or not having lived in the burned area, and by number aided, and number refused aid. June 1, 1907, to June 1, 1909 . . 285
98. Nativity of applicants for relief from Associated Charities, before fire and after fire 287
99. Family types among applicants for relief from Associated Charities, before fire and after fire 288
100. Age of principal breadwinner in families applying for relief from Associated Charities. June 1, 1907, to June 1, 1909 . . 290
101. Age of principal breadwinner in families applying for relief from Associated Charities, before fire and after fire, by family type 290
102. Age of principal breadwinner in families that had been burned out applying for relief from Associated Charities, by nativity and rehabilitation record. June 1, 1907–June 1, 1909 291
103. Number of children in families having children applying for relief from Associated Charities, before fire and after fire 292
104. Causes of disability among applicants for relief from Associated Charities, before fire and after fire 293
105. Applicants for relief from Associated Charities classified by general occupations, as refugees with and without rehabilitation record, and as non-refugees, June 1, 1907, to June 1, 1909 294
106. General occupations of applicants for relief from Associated Charities, before fire and after fire 295
107. Size of grants made by the Rehabilitation Committee, before June 1, 1907, to applicants for relief who afterwards applied for relief from the Associated Charities 299
108. Emergency and temporary relief given in money or in orders by Associated Charities June 1, 1907, to June 1, 1909 . . 300

TABLE PAGE
109. Expenditure by Associated Charities for care of sick, in addition to aid from Red Cross Funds. June 1, 1907, to June 1, 1909 301
110. Grants and pensions of $50 and over given by the Associated Charities 306
111. Applicants for aid from the Associated Charities to whom aid was refused, classified as having lived or not having lived in the burned area. June 1, 1907–June 1, 1909 . . . 310
112. Reasons for not giving aid from Associated Charities to applicants 313

PART VI. THE RESIDUUM OF RELIEF (INGLESIDE MODEL CAMP)
113. Inmates of Ingleside Model Camp by conjugal condition and sex 328
114. Conjugal condition of inmates of Ingleside Model Camp, compared with conjugal condition of inmates of all almshouses of the United States in 1903–4 and of the general population of California 15 years of age and over, in 1900 . . . 329
115. Age distribution of inmates of Ingleside Model Camp, compared with age distribution of inmates of San Francisco almshouse during a ten-year period, and of inmates of all almshouses of the United States, in 1903–4 330
116. Nativity of inmates of Ingleside Model Camp, compared with nativity of inmates of San Francisco almshouse during a ten-year period, and of the general population of the city and county of San Francisco in 1900 331
117. Occupations of inmates of Ingleside Model Camp . . . 332
118. Family relations of inmates of Ingleside Model Camp . . 335
119. Inmates of Ingleside Model Camp classified as families and single and widowed men and women and as applicants to San Francisco Relief and Red Cross Funds, applicants to Associated Charities, and non-applicants 336
120. Single and widowed inmates of Ingleside Model Camp applying to the San Francisco Relief and Red Cross Funds for Rehabilitation, by nature of rehabilitation applied for . . 344
121. Disabled single and widowed inmates of Ingleside Model Camp who did not apply for rehabilitation, by sex and nature of disability 353
122. Subsequent history of single and widowed inmates of Ingleside Model Camp, who did not apply for rehabilitation, by sex 354
123. Proportion of almshouse inmates and of almshouse admissions to total population, San Francisco, 1890, 1900, 1905, and 1909 356

ORGANIZATION OF THE RELIEF WORK

Showing committees, departments, and bureaus created from April 18, 1906, to February 4, 1909 *

THE ARMY, April 18, 1906

Under the Division Commander
Inspector General
Depot Quartermaster (transportation of supplies)
Depot Commissary (issuance of food)
Subordinate Officers in Charge of Warehouses
Chief Sanitary Officer
Military Chairmen of the Seven Civil Sections
Bureau of Consolidated Relief Stations
Hot Food Stations
Superintendents of Relief Stations (also called food stations)
Commander of Official Camps
Commanders of Several Camps

CITIZENS' COMMITTEE, April 18, 1906

FINANCE COMMITTEE, April 18, 1906

Committee of Supervising
Purchasing Committee
Auditing Committee
Committee on Hospitals

AMER. NAT. RED CROSS, April 23, 1906

Special Representative
Seven Civil Chairmen of the Civil Sections
Staff at Headquarters
Registration Bureau
Employment Bureau
Special Relief and Rehabilitation Bureau
Transportation Bureau

FINANCE COMMITTEE OF RELIEF & RED CROSS FUNDS, April 24, 1906

EXECUTIVE COMMISSION, June 22, 1906

Seven Civil Chairmen
Committee on Relief Warehouses
Committee on Camps
Committee on Complaints
Committee on Municipal Departments
Committee on Sewing Circles

REHABILITATION COMMITTEE, June 29, 1906

Seven Civil Section Committees

EMERGENCY COMMITTEES APPOINTED BY THE CITIZENS' COMMITTEE, April 18, 1906

Transportation of Refugees
Relief of Hungry
Housing the Homeless
Roofing the Homeless
Drugs and Medical Supplies
Relief of Sick and Wounded
Care in Hospitals
Relief of Chinese

SAN FRANCISCO RELIEF AND RED CROSS FUNDS, A CORPORATION, July 20, 1906

EXECUTIVE COMMITTEE

DEPARTMENT A—FINANCE AND PUBLICITY

Auditing Department
Subscription Department
Ledger Department
Claim Voucher Department
Cashier's Department
History Committee

DEPARTMENT B—BILLS AND DEMANDS

Supervising Committee (superseded by the Judicial Committee, Sept. 9, 1906)

DEPARTMENT C—CAMPS AND WAREHOUSES (Aug. 1, 1906, Relieved Army of Camps)

Seven Civil Chairmen
Camps
Warehouses

DEPARTMENT D—RELIEF AND REHABILITATION

Rehabilitation Committee
Seven Civil Section Committees, superseded October 26, 1906, by Sub-Committees:
I. Temporary Aid and Transportation
II. Aged and Infirm, Unsupported Children and Friendless Girls
III. Unsupported or Partially Supported Families
IV. Occupation for Women and Confidential Cases
V. Housing and Shelter
VI. Business Rehabilitation
VII. Heads of Families Employed but Unable to Refurnish their Homes, Jan. 16, 1907
VIII. Committee on Deferred and Neglected Applications, Nov. 17, 1907
Bureau of Hospitals
Industrial Bureau
Bureau of Special Relief

DEPARTMENT E—LANDS AND BUILDINGS

BOARD OF TRUSTEES OF RELIEF AND RED CROSS FUNDS, Feb. 4, 1909

* The committees appointed independently by the Finance Committee and by the American National Red Cross became practically merged into the so-called new committees under the Finance Committee of Relief and Red Cross Funds. The committees under the Finance Committee of Relief and Red Cross Funds continued their work under the more elaborate organization of the San Francisco Relief and Red Cross Funds, a Corporation. The most significant dates of organization are given.

PART I

ORGANIZING THE FORCE AND EMERGENCY METHODS

PART I

ORGANIZING THE FORCE AND EMERGENCY METHODS

PAGE

I. ORGANIZING A RELIEF FORCE 3
1. The Disaster 3
2. Tentative Organization 8
3. Uniting of Relief Forces 11
4. Beginnings of Rehabilitation Work 13
5. An Interlude 19
6. Incorporation of the Funds 25

II. METHODS OF DISTRIBUTION 30
1. Sources of Contributions 30
2. Distribution of Food 36
3. Distribution of Clothing 55
4. Furnishing Transportation 58
5. Providing Shelter 69
6. Safeguarding Health 89
7. Relieving the Japanese and Chinese 94

III. QUESTIONS OF FINANCE 96
1. Claims 96
2. System of Accounting—A Note 98
3. The Control of Donations 99

MAP OF SAN FRANCISCO

Burned District—Limits indicated by broad shaded border
Boundaries of Civil Sections— Indicated by heavy black line and numbered I—VII.
Official Relief Camps — Sites shown by shaded lines and numbered 1—30.—(See list of camps in Appendix.)
Hot Meal Kitchens — Indicated by
Main Relief Headquarters — Indicated by
Relief Headquarters of Civil Sections — Indicated by
Relief Problem in Each District at time of first (incomplete) registration.— Shown by relative sizes of large circles containing number of refugees.

GOLDEN GATE
FORT WINFIELD SCOTT
PRESIDIO MILITARY RESERVATION
FORT MASON
Custom & Quarantine Sta.
Powell St. Pier
Lombard St. Pier
Union St. Pier
Green St. Pier
Vallejo St. Pier
Broadway Piers
Pacific
MARKET STREET FERRIES
Mission St. Piers
Howard St. Piers
Harrison
Stewart
Bay Docks
Main St. Piers
Fremont
Boise Mail Dock
S.P. Freight Slips
Ferry Bldg. Dock
BAY OF SAN FRANCISCO
OCEAN
PACIFIC
City Cemetery
FORT MILEY
U.S. MILITARY RESERVE
Mountain Lake Park
Laurel Hill Cemetery
Calvary Cemetery
Odd Fellows Cemetery
Masonic Cemetery
Lake
California
Clement
Point Lobos
Fulton
RICHMOND DISTRICT
GOLDEN GATE PARK
Dubose Park
Mission Park
Bernal Park
Columbia Square
Portsmouth Square
Union Sq.
Jefferson Square
Hallidie Plaza
Alta Plaza
Lafayette Square
Hamilton Square
Waller
Hermann
Haight
Oak
Fell
Hayes
Grove
Golden Gate
McAllister
Geary
O'Farrell
Ellis
Eddy
Turk
Post
Sutter
Bush
Pine
Sacramento
Clay
Washington
Jackson
Pacific
Broadway
Vallejo
Green
Union
Filbert
Greenwich
Lombard
Chestnut
North
Point Lobos
Bay
Francisco
WESTERN ADDITION
TELEGRAPH HILL
RUSSIAN HILL
Nob Hill
Civic Center
Mint
Post Office
City Hall
Mechanics
Yerba Buena
Howard
Folsom
Harrison
Bryant
Brannan
Townsend
Channel
Berry
Holy Cock
CENTRAL BASIN
INDIA BASIN
SOUTH BASIN
SOUTH SAN FRANCISCO
MISSION DISTRICT
SUNSET DISTRICT
ALMS HOUSE TRACT.
Ingleside Race Track
Ocean Ave.
Garfield Square
Harrison
Folsom
Shotwell
Dolores
Valencia
Guerrero
Julian
Florida
Alabama
Army
Cesar Chavez
Silver
Felton
Olmstead
Sunnydale Ave.
Mission
Verona
San Jose
Southern Pacific
Bell
Lake Merced
STERLING ENGRAVING CO., N.Y.

I 10,206
II 3,076
III 12,473
IV 10,737
V 8,384
VI 14,896
VII 24,931

I

ORGANIZING A RELIEF FORCE

1. THE DISASTER

SAN FRANCISCO is at the head of one of two narrow peninsulas which, held apart by the Golden Gate, landlock a fifty-mile length of harbor. To the west of the city is the Pacific Ocean itself and to the east, beyond the six to eight-mile reach of San Francisco Bay, such residence towns as Alameda, Oakland, and Berkeley, which merge almost into one another. Many thousands of people who use San Francisco as the center for their business, travel daily along the city's principal thoroughfare, Market Street, to take at its foot one of the ferries which make frequent runs to the east shore and to Sausalito and Tiburon on the north beyond the Golden Gate. A smaller number go by rail to San José and other residence towns on the peninsula, and each stream is met morning and evening by one of less volume of those who reverse the process to find residence in the large city and employment beyond its boundaries.

On Wednesday morning, April 18, 1906, at twelve minutes past five o'clock, San Francisco, this city of wonderful setting, suffered an earthquake whose sensible duration was about one minute. The shock left her powerless to supply light, heat, water, drainage, to convey her people or to carry their messages; but it would not have paralyzed her activities had it not been that because of the breaking of the main water conduits, the fires, thirty of which were said to have started immediately, could not be controlled.

The fires started on both sides of Market Street, and within three hours after the earthquake, made a continuous line of flame from north of Market Street, along the water front, past the Ferry Building, south of Market Street, and along Mission Street to beyond Third Street, where was the main station of the only railroad that ran out of the city. As the fire spread to the southwest and the north, the whole population seemed cut off from escape except by going west and south within the city. Comparatively few knew during the first two days that there was a narrow but

safe way around the fire to the Ferry Building from which the boats were running. Many of those who did learn of this opportunity, or who wished to hazard a chance, reached the ferry and crossed the bay, but many more failed to use this means of reaching their friends and acquaintances without the city. On the second and third days small supplies of water were brought to play upon the fire, but not until the morning of Saturday the twenty-first, by the use of dynamite, was the advance of the flames stopped.

Along the general line of the city's own growth in wealth and breadth the fire moved, destroying the larger part of the wholesale district, practically all of the retail and the shopping section, the chief financial centers, the leading hotels, and some of the public buildings. Large portions of the most expensive residence sections and multitudes of small hotels and lodging houses, together with great numbers of less expensive residences and quarters for working people, were devastated. Thickly populated districts, such as the "Latin Quarter," Chinatown, and the section largely inhabited by the Irish, were entirely burned out.

The burned area, the very heart and vitals of the city, covered 4.7* square miles, on which were located 521 blocks, 13 of which were saved, 508 burned. The number of buildings destroyed was 28,188,† the number of persons made homeless about 200,000‡ of San Francisco's estimated population of 450,000.

* Report of the sub-committee on statistics to the chairman and Committee on the Reconstruction of San Francisco (see page 10), April 24, 1907.

† The classification and count were made from the block books of the Norwich Union Insurance Company. Each separate building with an independent entrance was estimated as a building. The number and character of buildings destroyed were:

Character of buildings	Buildings destroyed
Wooden framed buildings	24,671
Brick—Classes B and C	3,168
Brick and wood (unclassified)	259
Fireproof—Class A	42
Stone	15
Corrugated iron (wooden frame)	33
Total	28,188

‡ General Greely quoted the chief of the Census Bureau as giving 185,000 as the population of the burned area in 1900.

Striving to reach the Ferry Building

In Union Square, soon to be swept by flames

THE MORNING OF THE DISASTER

The burned area* had a land front of 49,305 feet, or 9.34 miles, and a water front of 9,510 feet, or 1.80 miles, the total being 58,815 feet, or 11.14 miles. Facing this line on the unburned side were 527 buildings, of which 506 were wood, 18 brick, one stone, one adobe, and one corrugated iron. Thus the fire was stopped against a wall of buildings, 96 per cent of which were wood. About 20 per cent of the frontage was on wide streets, and the remainder, 80 per cent, on streets of ordinary width.

Apart from the larger business houses, the public buildings, and some of the residences of the wealthier citizens, the burned buildings, including the smaller hotels and lodging houses, were built of wood. Their destruction was complete. There was practically no salvage of value from the small wooden dwellings, destroyed as they were by the fire and not by the earthquake.

The loss of real and personal property has been estimated at $500,000,000,—about $1,100 per capita of the city's population. As only $200,000,000 of insurance money is estimated to have been collected, there was a net loss of over $650 per capita. The great loss of income from non-employment, from unrentable property, and from the general cessation of business, cannot be estimated. There was quick compensation for the day laborers and other workmen connected with the building trades, but the recovery for most of the business men was to be slow and is not yet complete.

The loss of life as a result of both earthquake and fire was reported by General Greely, after careful inquiry, to be: known dead, 304; unknown dead, 194; total, 498; number seriously injured, 415. All persons within the fire zone who were lying sick either in hospitals or in their own homes were carried to places of safety. There were, of course, many unwarranted reports of tragic deaths, such as for instance that numerous men had been shot for looting and that physicians had put their patients to death rather than let them die in the flames. The federal troops arrived so promptly, and with the aid of the militia and the police patrolled the city so thoroughly, that there were few opportunities to loot. To the end of June there were but nine deaths by violence in the whole city, three of which appear to have been brought upon unoffending men by over-zealous patrols.

*See map opposite p. 3.

It can never be reckoned what it meant to the devastated city that its own people as a welded body should have manifested under the shock of the great disaster that quality of the hero which lifts him, the psychic man, above the physical and leaves him freed from himself to be spiritually at one with his community. A witness who lives in Berkeley came to the city early on the morning of the earthquake and spent that and the following day in the thick of the refugees. Nowhere along the fire lines was to be seen the least sign of panic. Women and children without a tear and with scarcely a murmur trudged weary miles, carrying handfuls of possessions, or stood silent to watch their homes destroyed. The chief signs of excitement were shown by those who were fighting the fire or who were hurrying from one place to another on official business. At the end of the second day he saw tears for the first time, the tears of a woman who may have been worn out by long tramping and by loss of sleep.

How the great deep of the common human heart was broken up when that sudden disaster came unawares on the people is borne witness to by many who had their portion of loss and by many others who came from the outside to help carry the load. One of the latter wrote to *Charities and the Commons** a month afterwards:

"All the fountains of good fellowship, of generosity, of sympathy, of good cheer, pluck, and determination have been opened wide by the common downfall. The spirit of all is a marvelous revelation of the good and fine in humanity, intermittent or dormant under ordinary conditions, perhaps, but dominant and all-pervading in the shadow of disaster.

"Recently I formed the acquaintance of a man who now drives an automobile. He had a large machine shop and was a rich man before the fire. The other day he was working about the automobile while his passengers were attending a committee meeting at army headquarters. Presently there approached a man who had purchased $20,000 worth of machinery at his shops just before the fire.

"The customer said to my friend, 'Hello R——, what are you doing here?'

"'Driving this automobile,' said R——. 'What are you doing?'

"'I'm driving that automobile over there,' said the customer,

* Bicknell, Ernest P.: In the Thick of the Relief Work of San Francisco. *Charities and the Commons*, XVI: 299 (June, 1906).

and the two shook hands and laughed heartily at the grim humor of the situation.

"The prevailing sentiment could hardly be better shown than by a motto chalked on one of the little temporary street kitchens. It is: 'Make the best of it, forget the rest of it.' "

The even temperature of the San Francisco region which assures mild winters and cool summers and the cessation of rains from March to October, made climatic conditions that were peculiarly favorable. There was on April 22 and again in June some inconvenience from unseasonable rain, but there was no complaint of serious discomfort by those living in the temporary shelters. The health of the refugees in general, it was frequently stated, was improved by the outdoor life. Probably thousands lived during the summer of 1906 under improved physical conditions; and even during the rains of the following winter thousands were better off in the refugee shacks than they had previously been in the poorer grade of tenements. A winter that brings but little frost and ice and that accustoms people to live with open doors and to do without artificial heat is one that simplifies the task of providing shelter for the homeless, lessens the cost, and causes but few serious delays to building work. The even temperature is also favorable for the handling of perishable food supplies, which do not need to be kept on ice.

San Francisco had an additional advantage in being an important military and naval center. As the headquarters of the department of California and of the Pacific Division of the army, it has within its boundaries three garrison posts with their reservations,—the Presidio, Fort Mason, and Fort Miley; and without, Fort Baker opposite the Presidio on the north side of the Golden Gate, Alcatraz Island facing the Golden Gate, Fort McDowell within the bay on Angel Island, and Benicia Barracks at the head of the bay. The United States Navy Department has Mare Island Navy Yard at the north end of the bay and the Naval Training Station on Yerba Buena Island. At the time of the disaster the war ships in the harbor as well as the naval stations were able to render prompt and valuable service. The army's immediate part in fighting the fire and in guarding property, and

its later part in providing food, clothing, and shelter was, as is shown in the following pages, of outstanding importance.

As the people in brave and solemn silence moved out of the shattered and fire-swept centers of the city, relief societies were being formed within the city itself and in suburban towns, and citizens of places as distant as Los Angeles and Portland, Oregon, hurried from the south and the north to distribute money and supplies. Many agencies, with fervor but with no concerted plan, helped to carry the relief work for the first week, converting churches into hospitals, and preparing and distributing food in unlikely but convenient places. But while sporadic groups of people worked to provide immediate aid in ignorance of one another's efforts, the organization of the Citizens' Committee grew.

2. TENTATIVE ORGANIZATION

At a quarter before seven o'clock on that morning of April 18, the mayor, Eugene E. Schmitz, with a small group of citizens met in the Hall of Justice, a building shattered by the earthquake and nearly surrounded by fire. As he hurried to the center of the city he overtook the federal troops which had been summoned from Fort Mason and the Presidio by General Funston, who was in command of the Pacific Division of the army during the temporary absence of General Greely.* The troops had been told to take orders from the mayor. Under authority from him they served as police to guard property, not to enforce a military rule. The mayor assumed almost absolute control of the city government for a time, superseding all departments and commissions. His first order was to shoot, not arrest, the looters; his second, to close the places that sold liquor. The latter wise measure was for two months strictly enforced.

The mayor named a Citizens' Committee† of more than 50 persons, 25 of whom came together at three o'clock in the Hall of

* For a condensed account of the part taken by the army in the emergency relief work, see Appendix I, p. 381; extracts from article on The Army in the San Francisco Disaster, by Major (now Brigadier General) C. A. Devol. Journal United States Infantry Association, July, 1907, pp. 59–87.

† For list of members of the Citizens' Committee, popularly called the Committee of Fifty, and its sub-committees, see Sixth Annual Report of the American National Red Cross, 1910, pp. 153–155.

The fire is approaching at the right

THE HALL OF JUSTICE

Justice, close to the edge of the roaring tempest of flame. It was difficult to conduct business, with dynamite explosions shaking the meeting place, so in an hour's time the mayor moved across the street to Portsmouth Square where amid boxes of dynamite and in the shadow of the monument to Robert Louis Stevenson, the transaction of business continued. The memorial, a drinking fountain in a granite base with a Spanish galleon at full sail on its summit, stood untouched. The gilt of the hardy vessel still glittered and, untarnished beneath, Stevenson's lines: "To be honest, to be kind . . . to renounce when that shall be necessary and not be embittered, to keep a few friends but these without capitulation—above all, on the same grim condition, to keep friends with himself—here is a task for all that a man has of fortitude and delicacy."

Two hours later the mayor and his assistants moved five blocks up the steep side of Nob Hill to the Fairmont Hotel only to be dislodged the next morning from what must at first have seemed an impregnable position. Their retreat carried them eight blocks farther west to the North End Police Station, and by noon still westward to Franklin Hall on the corner of Fillmore and Bush Streets, where they could finally halt. While the citizens were holding their first meetings and the army was helping to fight the fire, the American National Red Cross was sending across the continent its representative, Dr. Edward T. Devine, who reached San Francisco April 23 with Ernest P. Bicknell. Mr. Bicknell was sent by the committee formed in Chicago for the relief of San Franciscans.

At its first meeting in the Hall of Justice the Citizens' Committee, which was recognized immediately as a representative body, authorized the mayor to issue orders for food and other supplies. The mayor did not, however, make much use of this authority but left the conduct of the relief work to the Finance Committee, which was appointed at the first meeting, and to the other sub-committees which were formed at the following meetings. The chairman of each of these was given power to complete the membership of his committee. From the first the Finance Committee of the Citizens' Committee, with James D. Phelan elected to be its chairman, stands out as a directing agent of relief.

Interesting items in the minutes of the second meeting of the

Citizens' Committee are the announcements that there would be water in the Western Addition by one o'clock of that day, April 19, and in the Mission the following day, and that there was press boat service at the foot of Van Ness Avenue.*

The Citizens' Committee continued for over two weeks to hold daily meetings, to which were submitted the Finance Committee's reports of contributions, as well as its methods of relief expenditures. Its only function in relation to the relief work came to be to confer in order to exchange information. It was but natural, therefore, for the mayor to determine to dissolve the larger committee and leave the control of the relief work, as far as he had power to determine it, in the hands of the Finance Committee, which as is shown below had on April 25 come into effective co-operation with the army and the American National Red Cross. At the meeting on May 5, the mayor notified Mr. Phelan that the work of all the relief sub-committees but his was done, and that he should make his financial statement to the Committee on the Reconstruction of San Francisco.†

The Citizens' Committee with its list of sub-committees, hurriedly created, quickly to die, gives an excellent illustration of the futility of trying to effect an elaborate organization before the measure of a disaster has been taken or the extent of the means for recovery learned.

The Finance Committee represented the citizens' choice to which had been entrusted the local subscription of over $400,000 and the contribution from the state at large of $250,000. Its authority had been recognized by the California branch of the Red Cross, by the Massachusetts Association for Relief of California, by the New York Chamber of Commerce, and by many other relief organizations and individuals throughout the country, as well as by the President of the United States who made public his recognition of the Finance Committee as official agent of relief. The relation of the American National Red Cross to the Finance Committee was not defined during the week following the disaster.

*See map opposite p. 3. Fort Mason, at the foot of the avenue, overlooks the Golden Gate.

†Superseded on May 5 the Committee of Fifty. This new committee of 40 members, composed largely of the men who served on the Committee of Fifty, had no part in the subsequent relief work.

3. UNITING OF RELIEF FORCES

On April 24, before the dissolution of the Citizens' Committee, a momentous conference was held at Fort Mason which was attended by General Greely and General Funston representing the army; by the mayor, Mr. Phelan, Mr. de Young, and Mr. E. H. Harriman representing the citizens; and by Dr. Devine, representing the American National Red Cross and Judge W. W. Morrow representing the California Branch of the Red Cross. That a meeting was to be held to determine the jurisdiction of the Finance Committee and the best method of employing the funds, had been reported earlier in the same day to the Citizens' Committee. At this conference, after a heated argument it was decided that the military authorities should have entire charge* of the relief stations and the shelters for the homeless, two divisions of work that previously had been partially carried by sub-committees of the Citizens' Committee. It was further decided to unite the Red Cross with the Finance Committee of the Citizens' Committee under a new title: Finance Committee of Relief and Red Cross Funds. This consolidation was immediately approved by the American National Red Cross which soon afterwards remitted $400,000 to the new committee.†

There were nice questions of policy involved in the determining of the relation between the army, the civil and state authorities, and the voluntary relief agencies. Tact was required and a faithful compliance with the law. April 21, at a conference of the mayor, the chief of police, General Koster, then in command of the National Guard, and General Funston, the question of the effective policing of the city had been considered.

It was agreed that the northern part of the city should be assigned to the federal troops, the central part to the National Guard, and the southern to the municipal police. The northern part was divided into six military districts. On May 2 military control was extended to the whole city, which was now divided into eight military districts, with only slight changes in their

* For a copy of General Orders No. 18, see Appendix I, p. 379.

† For list of members of the Finance Committee of Relief and Red Cross Funds and its permanent Committees, see Appendix I, p. 377.

boundaries; and on May 8 there was a general re-districting that resulted in six districts. These military districts have special significance for this Relief Survey because they later served as the basis for the seven geographical divisions known as civil or relief sections, which played a very important part in the relief work. These were formed on April 29 and coincided practically with the six military districts of May 8, except that military district six included civil sections VII and VIII. The civil sections were later used by the American National Red Cross, by the Executive Commission, and by the departments of Camps and Warehouses and of Relief and Rehabilitation.

The boundaries of the sections, the number of refugees registered in each, the extent of the burned district, and the location of the more important camps, are given in the map.* The burned district was included almost entirely in Sections IV and V. Sections I, II,† and III contained the largest camps. Section VI had only one official camp, and Section VII none, but there were many unsupervised tents and shacks, isolated and in groups, scattered through these two sections. In extent of territory they more than equalled the other five sections. They contained before the fire a large wage-earning population, living in small homes. This population was much increased after the fire by an influx from the burned-out part of the city.

An irresistible force had pushed relief through four broad channels. Food had first to be supplied; then clothing along with bedding and common household necessities; then shelter; and last, the means to make one's own provision for the future. The order of relief could not be altered by any committee planning. The great primary needs had first to be met. The amounts that could be held in reserve for the purpose of essential importance, rehabilitation, depended on the sum of donations being enough to

* See map opposite p. 3. For number of refugees registered in the seven sections in May, 1906, see also Part I, p. 45.

† The number of refugees registered for Section II is very inadequate. It included Golden Gate Park, with its three large camps, where a different registration system was instituted before the general registration was begun. These camps, with a population in the middle of May of nearly 5,000, were therefore excluded from the general registration, which consequently represented only the scattered refugees throughout the section outside the Park.

leave a surplus after the cost of food, clothing, and temporary shelter had been met. In the early days the number of persons that were in the bread line and that lacked shelter was so great that it looked as if the demands for food, clothing, and other primary necessities would exhaust any possible relief fund.

The method of distribution of emergency relief is described in the following chapter, but in order to understand the animus that underlay the efforts to form an organization that should meet with public recognition, it must be borne in mind that two strong currents, representing distinct conceptions of principles of relief, flowed beneath the surface of the relief administration, sometimes the one and sometimes the other directing the general course or impeding an even progress. Such conflict between the conceptions of the relief task was as inevitable as was the demand for relief itself, and furnished probably the amount of friction necessary to wear a deep bed along which later moved a great stream of rehabilitation. The story of the first efforts to form a compact, working relief body falls almost into dramatic form. The voice of authority one day is the civic servant's, another day the people's, a third the military commander's, a fourth the expert charity worker's. The stage in turn seems held by each. But the significant fact is that underlying the methods of each is the need, recognized at different periods of time in varying degree, of meeting the demands of the situation by a grasp of rehabilitation as the definitive aim.

4. BEGINNINGS OF REHABILITATION WORK

There was no monopoly of the conception of rehabilitation as an essential part of the relief work. Before the end of April the Finance Committee of Relief and Red Cross Funds had been asked to supply tools to bricklayers and to make loans to individuals. Individual members had discussed the outstanding importance of rehousing the people. Agencies and individuals acting independently of one another had likewise been making tentative efforts to restore people to self-support.

But there was one group of workers that had been free from the first to base its initial efforts on the need to measure the disaster in terms of future rehabilitation. This group, representing the

American National Red Cross, reinforced by the Associated Charities, had been free to do so because the responsibility of meeting the emergency was being carried by the army and by the Citizens' Committee. Before any distinctive rehabilitation committee was appointed the office of the Red Cross was besieged by applicants who in person and by letter begged for aid to remove their families from the camp life. To some tools were supplied; to others, transportation. Until May 9, when the Finance Committee made its first appropriation of $10,000 for special relief, Dr. Devine drew on a private fund at his disposal to meet rehabilitation expenditures. For these early expenditures he was reimbursed from the first appropriation.

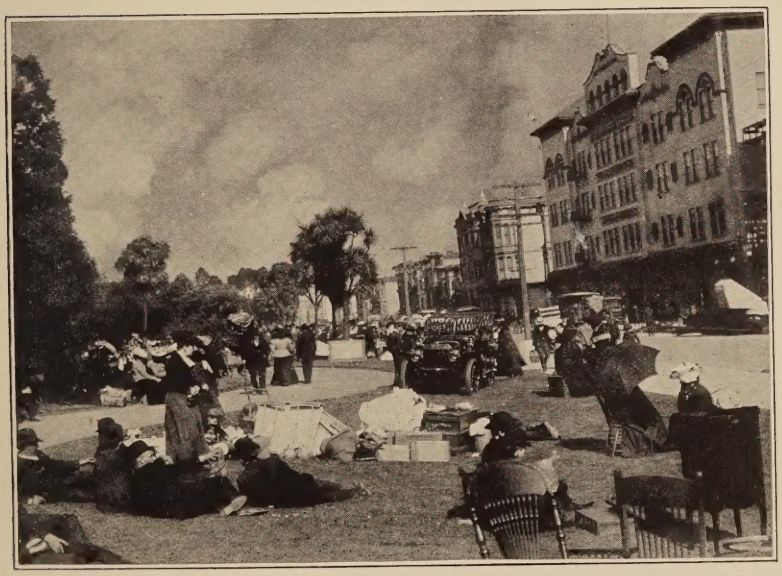
May 5 is a noteworthy date. The representative of the American National Red Cross then began to form a staff of rehabilitation workers, who put the date May 5 at the head of the first case record. The secretary of the Boston Associated Charities, Alice L. Higgins, was appointed secretary to Dr. Devine. Lee K. Frankel of New York became chairman of a tentative bureau of special relief.

On May 18, when the Red Cross had formulated its plans for a registration bureau and for co-operating with the army at the seven civil sections, the Special Relief and Rehabilitation Committee, or Bureau, as it was ordinarily called, got well under way, with Oscar K. Cushing as chairman. In a separate section in the next chapter the relation of this Bureau to the transportation work is told.

The Bureau started with a force of seven field agents. The Associated Charities provided the investigators, reinforced at once by local volunteer and paid relief workers and, after July 2, by a number of workers sent from east of the Sierras by the charity organization and kindred societies that had trained them. The force as a whole represented, without discrimination, various races and creeds. The Finance Committee after July 2 made an appropriation to the Associated Charities to cover the cost of administration.

During the early period of the alliance between the Associated Charities and the Rehabilitation Bureau there was difficulty in the

Watching the fire



The fire draws near

Refugees in Jefferson Square

adjustment of work, but the friction was soon overcome and until July, 1907, under the various régimes, the Associated Charities continued to be an effective part of the general rehabilitation machinery. The work of the Bureau grew fast, but it grew naturally as an outcome of the demands of the situation itself, and when on June 29, as is stated on page 21, the Finance Committee appointed its own Rehabilitation Committee,* the new committee was able to take over the work of the Bureau without any waste of effort.

Early in May, when the Red Cross Rehabilitation Bureau was being organized, the Finance Committee of Relief and Red Cross Funds, stimulated by insistent requests that it should state its plans, called on Dr. Devine, one of its members, to make recommendations for future work. The New York Chamber of Commerce, through its representative, James D. Hague, and the Massachusetts Association for the Relief of California through its representative Jacob Furth, were urging that their funds be used as far as possible to provide permanent relief.

Dr. Devine, who already had carefully considered with his staff of Red Cross workers the general question of rehabilitation, in a report submitted on May 4 made seven recommendations, which were considered by a special committee consisting of the governor, Archbishop Riordan, Rabbi Voorsanger, E. H. Harriman, and Dr. Devine. The first six recommendations were accepted by the Finance Committee; the last was rejected. They read:

1. That the opening of cheap restaurants be encouraged and facilitated by the sale to responsible persons at army contract prices of any surplus stores now in hand or en route, the proceeds to be turned into the relief fund to be expended in the purchase of the same or other supplies as the Finance Committee or its purchasing agents may direct.

2. That definite provision be made for the maintenance of the permanent private hospitals which are in position to care for free patients, by the payment at the rate of $10 per week for the care of patients who are

* Two weeks later, when the funds were incorporated, July 16, 1906, five departments were formed (see p. 26) of which one, the Department of Relief and Rehabilitation, included the Rehabilitation Committee, the Bureau of Hospitals, the Industrial Bureau, and the Bureau of Special Relief. (See Diagram of Organization, p. xxv.)

unable to pay, and that after an accurate estimate has been made of the number of beds in each hospital, a sufficient sum be appropriated for this purpose.

3. That provision be made on some carefully devised plan for the care during the coming year of convalescent patients, and for the care of aged and infirm persons for whom there is not already sufficient provision.

4. That on the basis of the registration now in progress and subsequent inquiry into the facts in such cases, special relief in the form of tools, implements, household furniture, and sewing machines, or in any other form which may be approved by the committee, be supplied to individuals and families found to be in need of such relief.

5. That the administration of this special relief fund be entrusted to a committee of seven with such paid service at its disposal as the special relief committee may find necessary.

6. That as soon as practicable a definite date be fixed after which applications for aid from the Relief and Red Cross Funds cannot be considered.

7. That a sum not to exceed $100,000 be set aside to be expended by the said committee for the immediate employment of both men and women in some necessary work which is in the public interest but which cannot be undertaken by the municipality and is not properly a charge on any private corporation or individual.

In making its own report this special committee said it assumed "that the supply of food and clothing will be continued until the absolute need in these directions is met." It was not prepared to take action on the seventh recommendation.

At the end of May, no action as a result of the recommendations having been taken, Dr. Devine urged the Finance Committee to appoint the committee of seven suggested in the fifth recommendation, which had been authorized the first of the month, so that the work of providing shelter more adequate than that provided by the tents should be begun. For consideration of more permanent forms of rehabilitation, he thought it might be necessary to have still another committee.

His advice to the Finance Committee was supplemented on June 4 by a letter to the chairman, in which he drew a general outline of the relief course that should be taken. It reiterates in more specific form the advice given in May. The points emphasized were:

1. The general distribution of uncooked food and of clothing should be discontinued by June 30, the date the army proposed to withdraw. The bread line, the clothing line, and the relief stations, should then be abandoned.

2. The established charities of the city should, as far as possible, on that date resume the discharge of their normal functions.

3. The clothing and provisions, tools, sewing machines, and household furniture remaining on June 30 in the relief stores should be placed at the disposal of a special relief committee and a central warehouse should be designated to hold them. Appropriations should be made to the suggested committee for its administrative expenses, and as its plans developed, for additional relief.

4. Housing, loans, and other plans for rehabilitation should be taken up by a legally incorporated body to be formed to administer the relief funds; one which should be ready to deal in the broadest possible way with all problems relating to the rehabilitation of families and of individuals. The hot meal kitchens, it was conjectured, would by the end of June be on a business basis.

5. The most important task remaining would be to supervise permanent camps and barracks.*

6. The Police Department should give general protection, and the Health Commission should guard the public health.†

To quote the letter:

"What will be needed in each permanent camp after June 30 will be (1) a business agent authorized by the Finance Committee, and in the case of public parks by the municipal authorities, to assign tents or rooms in barracks to particular persons, to collect rents, if rental is charged, to evict tenants when necessary, and to call upon the police authorities in the name of this committee, when necessary for the maintenance of order; (2) a sanitary officer responsible to the health commission; and (3) a police guard responsible to the police department. The general business agents should all be responsible to one general superintendent of permanent camps. The general superintendent of business agents, in the case of the larger camps, will require a certain number of clerical and administrative assistants corresponding to the military officers who are now serving in similar capacities under the military supervision of camps and the commanding officers of the several camps. Neither the business agent

* See Providing Shelter, Part I, p. 69 ff.

† See Safeguarding Health, Part I, p. 89 ff.

nor the sanitary superintendent need have anything to do with relief, except to report cases of destitution which come to their attention to the Special Relief Committee."

The mayor, who was futilely trying to determine relief policies, in a conference with Mr. Phelan a few days later suggested the importance of appointing the committee urged by Dr. Devine. He said that he might ask the municipal board of supervisors to appoint a committee on relief and rehabilitation. This action, however, he did not take.

General Greely at this time also expressed his appreciation of the need of a change of relief policy.* He and Dr. Devine agreed as to the next steps to be taken, his point of view concurring with that expressed in the letter just quoted. He counseled specifically a separation of questions of administration, sanitation, and relief, and a thorough co-operation with the municipality in all matters affecting the administrative policy and sanitation of the camps. He said further that as an army officer was familiar with but two aspects of the relief problem,—the distribution of supplies and the care of camps,—the Finance Committee of the Relief and Red Cross Funds should appoint an executive committee, which should be prepared after July 1 to relieve the army of responsibility.

He asked three of his officers who had been carrying on the relief work to submit a plan for its further conduct. The resultant plan, submitted by General Greely to the Finance Committee, was necessarily a reflex of the military experience of its framers. Though it was incited by an appreciation of the fact that the emergency relief period must be superseded by the period for permanent adjustment, the plan provided for yet further distribution of necessities rather than in any comprehensive way for housing and rehabilitation. It called for the organizing of a bureau with a paid personnel. The chief of the bureau was to be accountable to the mayor, and was to have under him four subchiefs, three of whom should be army officers, each in charge of a department,—the departments of distribution and supply, administration, general superintendence, and finance.

* For letter written on June 15 by General Greely to the chairman of the Finance Committee, see Appendix I, p. 387.

General Greely, realizing the difficulty of having a suitable man appointed as chief, made later the substitute suggestion of a commission of three. The mayor and General Greely were present by invitation at a meeting of the Finance Committee when the substitute plan was considered. The attitude of the mayor during this month of June was one of serious interference. The Finance Committee naturally did not wish to have any public disagreement with him, and with the knowledge that the army was shortly to be withdrawn from control of relief work it seemed wise as a compromise to accept General Greely's suggestion of a commission rather than a chief who should be responsible solely to the mayor. The decision was reached, therefore, for the Finance Committee to appoint an Executive Commission of three members, one member to represent the mayor, a second, the American National Red Cross, and a third, the Finance Committee itself.

5. AN INTERLUDE

On June 22, at a meeting of the Finance Committee at which 11 of the 21 members were present, announcement was made that the mayor had appointed a political friend as his representative on the Executive Commission, and the American National Red Cross, Dr. Devine. Dr. Devine at the time of the meeting was absent in the East. The Committee had therefore to make its appointment. After a discussion, which later became public, several men were nominated for appointment, two of whom possessed the confidence of the community on account of their honorable standing, native ability, readiness freely to serve the public, and knowledge gained of the relief situation through arduous volunteer work. The man elected, by a vote of six to four, was a politician with no previous experience in the relief work. A scrutiny of the records shows on the part of these local members of the Executive Commission no indication of effort to use their positions to further political ends, and one of the two returned to the Finance Committee the salary of $500 to which he was entitled as a member of the Commission. There is no record of lack of harmony, merely the indication of an ineptitude on their part to meet the needs of the distressed community.

The attitude of the Finance Committee was one of detach-

ment from, or one might say, suspicion of the Executive Commission. It refused to define the scope of the Commission's work, but directed it to organize and submit a plan of work for approval, and, for confirmation, the names of the employes it wished to appoint. The members who had forced the election of a feeble representative, realizing the mistake of their policy, agreed to restrict the powers of the Commission, and were ready to vote to abolish it at the end of the month.

The irony of the situation lay in the fact that the chairman of the Commission, Dr. Devine (who accepted no salary), and its secretary, Ernest P. Bicknell (who likewise received no salary), presented for consideration a plan of work which in substance was the same as that submitted by the chairman early in June to the Finance Committee and to General Greely.

The plan* called again for a regulation of camps, warehouses, the hot meal kitchens, the care of the sick in hospitals, and for making provision for housing, loans, and special relief. Unlike a rolling stone, however, to reiterate plans meant to gather moss, so a new suggestion may be noted. It was, that the civilian chairmen of the seven sections should be men on salary, giving their entire time, and responsible to the Commission until relieved. Their duties should include distribution of clothing, meal tickets, and other relief, and the carrying out of the second registration† then in progress.

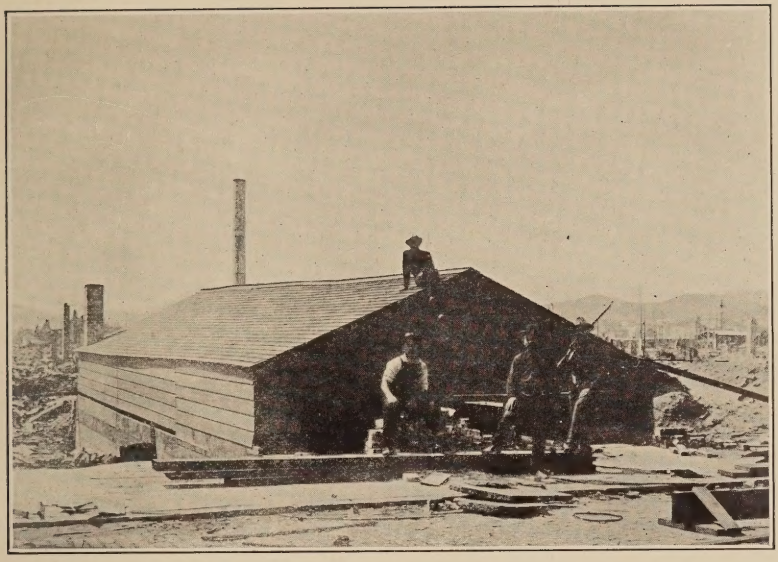
Recommendation was made by the Commission that all executive work should devolve on it, and that it should be held responsible for initiating relief measures.

The Finance Committee approved the plan in general, with the exception that the question of special relief be left for future decision and that no action be taken on housing until further information had been collected. It did decide, specifically, that the rehabilitation work should continue in charge of Dr. Devine as representative of the Red Cross, and should not be transferred to the Executive Commission while final decision was pending.

The Executive Commission got rather beaten round the

* For plan of the Executive Commission, see Appendix I, p. 391.

† See Part I, p. 49, and Part II, p. 115. The first registration was begun during the week following the disaster.



The first bakery rebuilt

A cheerful kitchen

SUPPLYING FOOD UNDER DIFFICULTIES

bush. It was permitted to expend certain appropriations for sanitation, the care of camps, and the distribution of food, clothing, and other supplies, under direction of its chairman and a group of army officers. The relation of the army to the new Commission was practically what it had before been to the Red Cross representative. Under the military régime Major A. J. Gaston was commanding officer of permanent camps; under the new régime he was general superintendent of camps with authority to appoint all camp employes.

In the latter part of June Mr. Phelan, acting on Dr. Devine's suggestion that the Finance Committee should appoint a Rehabilitation Committee of its own to supersede the work of the special Rehabilitation Bureau, did appoint such a committee with Dr. Devine as chairman and Archbishop Riordan,* Bishop Nichols,† Rabbi Jacob Voorsanger, O. K. Cushing, F. W. Dohrmann, and Dr. John Gallwey as members. Its scope was defined as including "all aid" to be given to individuals or families other than food or ordinary clothing. It superseded, as has been already stated,‡ the Red Cross Rehabilitation Bureau and took over the latter's unexpended balance. The Bureau had expended $18,599.70 for 840 applicants.

The Rehabilitation Committee met in Hamilton School July 2, two and a half months after the beginning of the relief work in San Francisco. Mr. Bicknell was elected secretary, Mr. Cushing, treasurer, the latter, with the chairman, having authority to sign checks in the name of the Committee. When Dr. Devine returned to New York, August 1, Mr. Bicknell was appointed a member of the Committee and Mr. Dohrmann then became chairman, a position he was to hold from the first of August, 1906, until the close of the rehabilitation work.

During June and July, to repeat, the pressure to give food and temporary shelter was yielding to the pressure to furnish permanent shelter and other means of rehabilitation. The problem of housing was very complicated. No one knew how far shelter would be provided by private enterprise; no one knew whether

* Delegated his position to Rev. D. O. Crowley.

† Delegated his position to Archdeacon J. A. Emery.

‡ See Part I, p. 15.

manufacturing plants and wholesale and retail business would seek old locations; no one knew where the shifting population would settle. There was delay in collecting insurance, uncertainty as to the land, labor, and materials available and as to the future street car service and water and sewer connections. There was difference of opinion as to whether the subsidized building should be of a permanent or temporary character, of scattered individual dwellings or large blocks, as to whether financial aid should be in the form of bonuses or of loans.

One of the minor notes of irony in this mid-summer situation lies in the fact that the Finance Committee referred to its own Rehabilitation Committee for consideration and report the housing suggestion of one of its members, M. H. de Young, and that the report that followed, July 10, was signed by Dr. Devine as chairman both of the Rehabilitation Committee and of the Executive Commission.*

Mr. de Young's suggestion was that a donation, or as it was commonly called, a bonus, of not more than $500 † in any case, be made in behalf of any resident whose house had been destroyed, provided that the $500 represented not more than one-third of the value of the house to be built, and that it be paid to the contractor after the house was completed and was clear of liens.

The resultant report as submitted stated that the Executive Commission had, with the approval of the Finance Committee, appointed a board of consulting architects and builders who offered their services as expert counsel on general plans and on designs for suitable dwellings. It also stated that the matter had been carefully considered by the Rehabilitation Committee and the Executive Commission, and that the bonus plan was recommended for such workingmen as could not secure sufficient funds from banks, building and loan associations, or from other business or private sources.

Attention was called to the fact that the Rehabilitation Committee was already studying the general situation so as to estimate how many loans ‡ were likely to be called for. It was

* See Original Housing Plan, Appendix I, p. 393. See also Part IV, Housing Rehabilitation, p. 212 ff. † For class of people who benefited by the bonus plan, see Part IV, pp. 218, 239. ‡ For method of carrying out the loan plan, see Part IV, p. 253 ff.

further stated that there was no anticipation that the bonus plan would carry far in providing shelter for the families living in tents, and that no inclusive plan could be framed to provide housing for all the homeless.

It was recognized, moreover, that first in order of importance came provision of shelter for the aged, the infirm, the invalided, and the other adult dependents who had become permanent city charges. For these the recommendation was to erect permanent buildings on the cottage pavilion plan to house 1,000 persons; the cost of building to be met from the fund, the maintenance to be left to the city. It was recognized that there were two possible alternate plans; namely, to care for the dependent group in existing private institutions, or to board its members in private families. A marked advantage of the first plan was that it provided a permanent addition to the city's charitable institutions. The suggestion was intended to supplement what was already being done in the way of giving care to the sick in hospitals.

It was further recognized that there should be quick effort made to supply dwellings for the 5,000 persons who before the disaster had paid moderate rentals, but who were housed in tents or other temporary shelters. It was also necessary to make provision for a possible 5,000 persons who were out of the city. No accurate estimate had been or could be made of those who, independent of aid, had readjusted themselves.

The proposal made in behalf of the possible 10,000, a proposal that touched the kernel of the big relief problem, was to use money lying idle to build houses which should be sold on the instalment plan, or rented to families that had been living in San Francisco on April 17. Shelter had to be provided against the rainy season in order that there might be held in San Francisco a population of working people. The proposal was intended also to carry to a workingman the opportunity to own a house of such character as should serve to set a standard for sanitary and attractive dwellings. Through the carrying out of this scheme there were to be brought into happy co-operation the architects, the builders, the municipality, and the Finance Committee itself. The first would supply skill and taste; the second, quick and moderate priced building; the third, suitable conditions of light,

sanitation, ventilation, and fire protection; the fourth, capital and business security. To assure the last provision there was a suggestion of the creation of a new corporation to consist of the mayor, the chairman of the Finance Committee, the representative of the American National Red Cross, and representatives from the Executive Commission and the Rehabilitation Committee, all of whom were to be named by the Finance Committee.

The need to incorporate became more imperative when the plans to furnish shelter took, by July 15, the following definite shape:

1. To build a pavilion on the almshouse tract* for 1,000 homeless persons.
2. To appropriate $150,000 to construct and to repair temporary shelters in the public parks for the use of the homeless during the winter of 1906–07.
3. To appropriate not more than $500,000 to carry out the bonus plan.†
4. To appropriate a second $500,000, to be used for loans to persons who had owned or rented houses within the burned district.‡
5. To set aside $2,500,000 for the acquiring of suitable and convenient land on which to build dwellings that might be sold for cash or on the instalment plan to residents who were in business or had other employment.

Before passing on to the matter of the incorporation of the funds, one must record the final act of the Executive Commission. On July 31, after six weeks of precarious, and one might almost say uneventful life, the Commission voted to turn its records over to the corporation just created, and to make an inventory of its supplies and equipment for transfer to the same body.

June and July mark a clearly defined transition period. In spite of the politically directed episode of the abortive Commission, rehabilitation plans were being successfully shaped, even though the ordeals of the withdrawing of the army as a factor in

* For account of Ingleside Camp and the establishment of the permanent Relief Home for the aged and infirm, see Part VI, p. 319 ff.

† For discussion of the Bonus Plan, see Part IV, p. 239 ff.

‡ For discussion of the Grant and Loan Plan, see Part IV, p. 253 ff.

relief administration and the introducing of the political appointees were being faced. In spite of temporary set-backs, the work was getting on a strictly business basis. Delays meant suffering, yet ultimate community gain, because the Rehabilitation Committee, in keeping outside the province of the Executive Commission, drew to itself the best experienced service that was available, and escaped the danger of being directed or diverted by any force other than that controlled by right motives.

6. INCORPORATION OF THE FUNDS

Now to return to the suggestion of incorporation. From as early a date as May 4 the question of the incorporation of the relief funds had been discussed within and without the Finance Committee. The New York Chamber of Commerce as a large custodian of relief funds had the matter brought personally to the attention of members of the Finance Committee through its representative, James D. Hague, and in writing by its president, the late Morris K. Jessup. The latter stated, however, that the determining of the question of incorporation lay with the Finance Committee. Correspondence in early July with Mr. Hague, the returned envoy, showed that there was in contemplation the incorporating of an independent body of men, the majority of whom should be appointed by the chairman of the Finance Committee. To this proposed corporation it was suggested should be transferred the $500,000 then held by the Chamber of Commerce, with such other moneys as might be entrusted to it.

If such a plan had been carried out there would have been two authorized bodies administering relief with an encouragement to other foreign custodians of funds to create similar independent agencies. The pressure to incorporate came therefore from without because of the jealous guardianship of funds by the non-local contributors; from within because of the exigency of the situation itself.

In the month of July, as has been said, the imminent need was known to be to provide suitable shelter against the fall and winter rains. The members of the Finance Committee considered the question of incorporation from the standpoint of the provision of a body legally empowered to acquire land and to loan money

for building purposes. As a committee, therefore, it decided on July 13 to carry out the recommendations made in the letter written by Dr. Devine to its chairman, three days earlier, which recommendation, it should be recalled, embodied the earlier bonus plan suggestion made by one of its own members.

The certificate of incorporation * was issued July 20 to hold for a period of five years. The president of the corporation, the "San Francisco Relief and Red Cross Funds, a Corporation," was James D. Phelan; the first and second vice-presidents, F. W. Dohrmann and W. F. Herrin; the secretary, J. Downey Harvey. The president and first vice-president, with M. H. de Young, Rudolph Spreckels, and Thomas Magee, formed the Executive Committee. The personnel of the Corporation, with the exception of the governor of the state and the mayor, who were ex officio members and directors of the Corporation, was identical with that of the Finance Committee of Relief and Red Cross Funds which it superseded, and whose funds it immediately took over.

The newly incorporated body held its meetings at the St. Francis Technical School on Geary and Gough Streets, which took the place of the Hamilton School as headquarters for all departments of the relief work. Later a warehouse was added to the building to hold the remaining supplies. The meetings were open to the press, and to officers and employes; and others with whom the corporation had business were invited as was deemed expedient to meet with the Executive Committee. At the third meeting, held late in July, five departments were created:†

A. Finance and Publicity
B. Bills and Demands
C. Camps and Warehouses
D. Relief and Rehabilitation
E. Lands and Buildings

Each chairman was required to make an investigation of and report on any undertaking of his department that called for an appropriation. Each chairman was also a member of the Executive Committee and was responsible for the appointment of his employes.

* See Appendix I, p. 398.

† See Appendix I, pp. 399–400. See also Diagram of Organization, p. xxv.

He was further responsible for preparing monthly budgets and for the printing and distribution of all printed matter.

From the plan of organization it is to be seen, of course, that housing as a reason for incorporation had yielded to the pressure to make inclusive the treatment by one incorporated body of all divisions of the many-sided work.

The experiments of the preliminary and transition periods had tried out many men and methods, so that on the newly incorporated body were found men of affairs who in the relief work itself were ready to act in harmony and with method and to come together in small groups for frequent meetings. If one looks at the diagram of organization presented,* one sees how gradually through the trying three months there had been a shaping through experiment that made the San Francisco Relief and Red Cross Funds itself a fruition that in germ lay in the union of official effort and private initiative.

Step by step the confidence of the public at home and abroad had had to be won. Only through the selection and trying out of generous-minded and capable men could the suspicions of those who controlled the contributions in the east have been dispelled.† Only after the abortive effort to make political capital out of positions of relief administration had fallen flat could the work itself get into its steady swing. The lessons are clearly written, however, that there must of necessity be in any great sudden emergency the creation of public confidence in the administration of the relief, and that along with a force of persons trained from within and without to act quickly and with definiteness must be the voluntary services of men and women on whom the community itself has learned to rely.

A few notes of later date are added here to round out the account of organization.

On August 1, 1906, Mr. Bicknell succeeded Dr. Devine as the representative of the American National Red Cross, and he in turn was succeeded on October 1 by Mr. Dohrmann.‡

*See p. xxv.

†See Part I, p. 99 ff.

‡ For positions held by Mr. Dohrmann and Mr. Bicknell on the Rehabilitation Committee, see Part I, p. 21.

Early in the year 1907 the County Medical Society urged that the balance of the relief fund should be used for the erection and endowment of a free hospital. Impelled by this and similar requests the Corporation did in February consider seriously the possibility of closing the work.

One year after the fire (April, 1907):

The Department of Bills and Demands had completed its work.

The Department of Finance and Publicity was working with a greatly reduced force as it was relieved of the accounting connected with claims and subscriptions.

The Department of Camps and Warehouses had under care a camp population of about 17,614, but no longer distributed food or other supplies.

The Department of Relief and Rehabilitation had finished the bulk of its work. The general taking of applications had ceased for some time. Those on file were being passed upon and closed as rapidly as possible. The final estimates and appropriations for this work had been made. From this time on only exceptional cases, and those few in number, were received. The Housing Committee still had some work to do in connection with the completion and inspection of houses granted by it, and with the payment of the bonuses which it had guaranteed to pay to certain applicants on the completion of houses which they were building for themselves. The work of the Bureau of Special Relief was almost finished. The work of the Hospital Bureau had to continue.

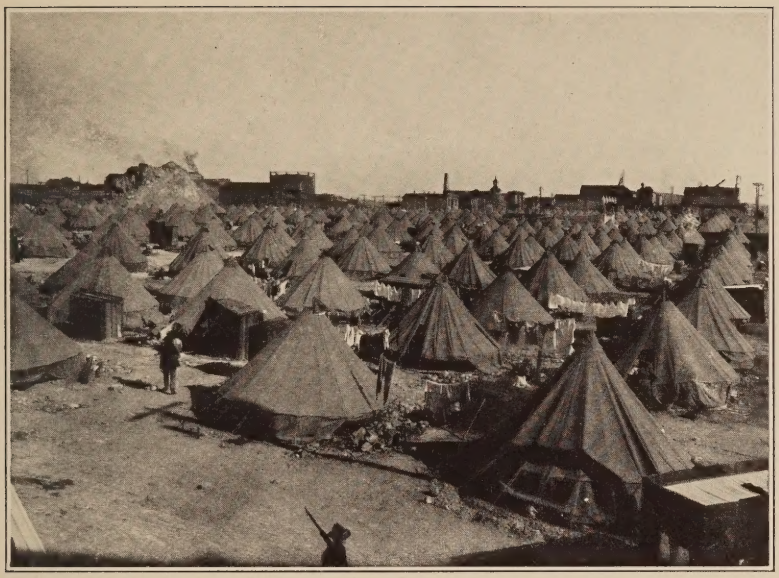
The Department of Lands and Buildings had completed its building work, with the exception of the Relief Home. The Home was expected to be finished in May.* A few hundred applications were on file for allottment of bonuses from the second appropriation. The first appropriation was exhausted.

Two years after the disaster (April 18, 1908):

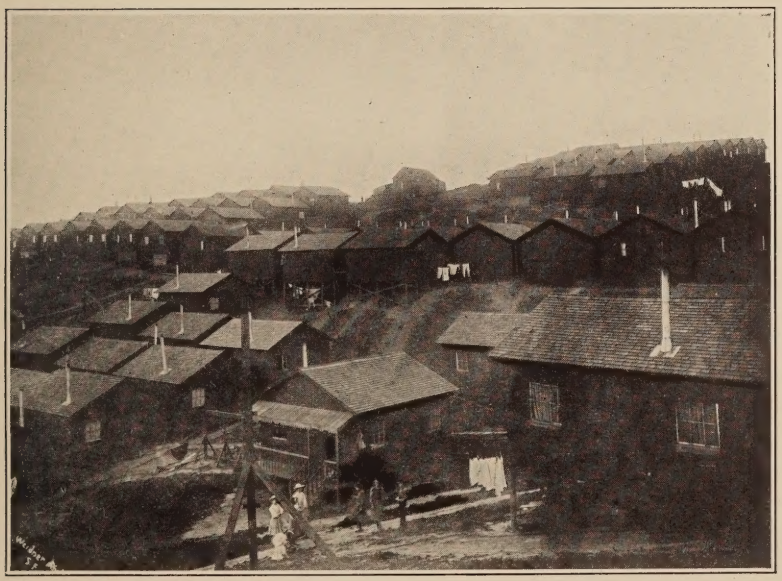
The Department of Lands and Buildings had completed its work.

The Department of Finance and Publicity, with a small force,

* For reasons for delay, see Part VI, p. 321.



Tent camp, opened May 9, 1906



Cottages

Camp No. 10, Potrero District

was making the settlements incidental to the closing of the camps and the refunding of instalments to tenants. It was also preparing its financial report.

The Department of Camps and Warehouses had removed cottages from all the public squares but Lobos, where but 479 cottages and 1,287* persons remained. This camp sheltered the poorest refugees.† Stricter sanitary measures could be enforced here and care be given more cheaply than if the inmates had been removed to cottages on private land. Bubonic plague in this camp as well as elsewhere in the city had made precaution necessary.

The Department of Relief and Rehabilitation had become a supervising agency. It supervised the collection of housing loans, assisted the Executive Committee in making grants to charitable institutions, and advised the Associated Charities which was administering the greater part of the relief needed in moving people from the camps.‡

The closing chapter of the complicated story of organization was reached when, acting on the suggestion of its special representative, Mr. Dohrmann, the American National Red Cross sent Mr. Bicknell in January, 1909, to San Francisco to confer about final plans. Mr. Bicknell had then accepted the recently created position of national director of the American National Red Cross. The creation of this position may be said to be one of the results of the San Francisco relief experience. As a result of conferences§ between these two men who had played such a determining part in San Francisco's struggle to help its people wisely to regain their old standing, the Board of Trustees of Relief and Red Cross Funds was formed in February, 1909.

* The number being the same as that given in Part VI, p. 324, as the total number of persons at Ingleside Camp, is a mere coincidence.

† See Part I, p. 85.

‡ See Part I, pp. 85–86.

§ For statement of action taken, see Appendix I, p. 401 ff.

II

METHODS OF DISTRIBUTION

1. SOURCES OF CONTRIBUTIONS

THE complicated story of organization seems comparatively unimportant when one's mind is full of questions as to what was to be distributed, and how many human beings were in need of immediate relief. That there was general, quick recognition of the need is shown by the quantities of supplies hurried to San Francisco. Five thousand cars were reported April 28 to be on the road. General C. A. Devol, who had charge of receiving and unloading all supplies, states, however:* "The stores that arrived for the relief of San Francisco up to July 20 amounted to 1,702 carloads and five steamship loads, a total of approximately 50,000 tons. At the height of the operations about 150 carloads were delivered into the city daily, in addition to stores arriving by steamers." The chairman of the Finance Committee reported to Mr. Taft, president of the American National Red Cross, on November 28, 1906, that the estimate of total receipts in kind was 1,850 carloads of food supplies, and 150 carloads of bedding, tenting, clothing, and so forth.

During the first two weeks after the disaster the Southern Pacific Railroad brought 1,099 carloads of relief supplies into the city. Under orders of its president, right of way was given to trains carrying these cargoes, and express time schedules were used for the sake of speed. These receipts were not all direct donations, as the contents of a number of carloads had been purchased by the Finance Committee and by the army from an appropriation of $2,500,000 made by Congress† to be distributed under the direction of the officers of the Pacific Division. There were also many donations that were sent to agencies other than the Citizens' Com-

* Devol, Major (now General) C. A.: The Army in the San Francisco Disaster. Journal United States Infantry Association, Vol. VI, No. 1, pp. 59–87 (July, 1907). Further quotation from this article will be found in Appendix I, p. 381, of this volume.

† See Sixth Annual Report American National Red Cross, 1910.

TRANSPORTATION ROUTES ABOUT SAN FRANCISCO

mittee, the Red Cross, and the army. These cannot be included in any estimate as there was no complete record of the amounts.

It was found to be difficult to protect the mass of the rations in the railroad yards and in transit to the warehouse against seizure by ordinary thieves and by those who felt justified in disregarding the usual rights of property. Goods were stolen, in quantities that could not be reckoned, by those who expected to realize a profit as well as by those who considered that they had the right to seize what they felt was destined to meet their need. Some of these confiscated boxes were addressed not to the relief authorities but to specified persons and groups of persons in San Francisco or at other points about the bay. A further incentive to confiscate lay in the action of the police who, as was generally known, acting on the orders of the chief of police, had broken open about 100 grocery and provision stores that were doomed to be destroyed by fire. The police, after making a rough estimate of the value of the stock, distributed freely to the destitute.

When the cars reached San Francisco, along with the bulk of the shipments which were addressed either to the quartermaster of the army, who was designated to have charge of all supplies sent to the American National Red Cross, or to the Citizens' Committee, were boxes addressed to the mayor, to the churches, to other organizations of all kinds, and to individuals. It would have interfered seriously with the work of relief if an effort had been made to find the persons to whom special boxes were directed. The American National Red Cross through its representative, in whose care many boxes with specific directions were sent, did all that was possible to carry out the intent of the donors, but it could not in every instance find the intended recipient. Many inquiries were received as to barrels and boxes which had not reached their destination, but the cost of tracing these and the cost of making special deliveries under the then existing conditions were often greater than the value of the packages themselves.

An illustration of the difficulty of delivering special packages is the story of eight cases of bread pans which were addressed to the "Relief Committee" and were quickly distributed among the refugees. When the manufacturing company that shipped the cases learned on inquiry of the bakers for whose use they were in-

tended that they had not received them, it threatened to file a claim for loss. The trouble, however, lay in the fact that a letter of instruction addressed to the mayor got effectually separated from the boxes.

No complete record of cash contributions can be made. Some of the committees throughout the country expended part of their funds to purchase supplies to be forwarded to San Francisco or to relieve refugees at home, or failed to collect all the money reported to have been contributed. The money reported as subscribed in the state of California is far from representing the actual value of relief contributed. Being so near the scene of disaster the California communities wisely contributed supplies in large quantities for immediate use and also cared for large numbers of refugees who came to them. The official reports of contributions cannot therefore give credit to all communities for all the relief furnished by each, nor can they show the amounts contributed by the smaller cities when these forwarded their contributions through the larger city committees. Nor can a record of contributions sent to the American Red Cross be found in the published list of contributors to the committee in San Francisco.

TABLE I.—CASH RECEIPTS OF THE FINANCE COMMITTEE OF RELIEF AND RED CROSS FUNDS, AND ITS SUCCESSOR, THE CORPORATION,* TO JUNE 1, 1909

Cash donations, including San Francisco subscriptions and Red Cross remittances		$8,921,452.86
Interest on deposits (in part at 3 per cent and in part at 2 per cent)		97,254.80
Exchange		1,140.65
Receipts from sales of commodities donated in whole or in part:		
Sales of surplus flour	$216,717.15	
Sales of foodstuffs	41,498.07	
Sales of tents	14,826.55	
Total		273,041.77
Total receipts from donations		$9,292,890.08
Receipts from sales of commodities purchased, loans repaid, instalments, etc.		380,167.86
Total cash receipts		$9,673,057.94

The total cash donations, $8,921,452.86, given in Table 1, do

*The San Francisco Relief and Red Cross Funds, a Corporation. See Part I, p. 25 ff.

not include the $2,500,000 appropriated by Congress, which was disbursed in the first two months for food, clothing, bedding, shelter, etc., nor an estimate of the numerous independent funds which were probably expended within the first month, nor of the enormous quantity of supplies donated by the people of the country. These supplied the first needs of the destitute and enabled the Committee to save its cash for later and more permanent forms of relief.

TABLE 2.—CASH CONTRIBUTIONS FOR THE RELIEF OF SAN FRANCISCO, TO JUNE 1, 1909, RECEIVED BY THE FINANCE COMMITTEE OF RELIEF AND RED CROSS FUNDS, AND ITS SUCCESSOR, THE CORPORATION, AND BY AMERICAN NATIONAL RED CROSS, BY COUNTRY OF ORIGIN

Country of origin	Received by Finance Committee of Relief and Red Cross Funds and the Corporation	Received by the American National Red Cross	Total
San Francisco	$413,090.83	..	$413,090.83
About 2500 cities and towns of the United States	5,261,898.35	$2,967,079.90	8,228,978.25
Austria (Sec't'y Amer. Embassy at Vienna)	..	50.00	50.00
Australia	385.96	..	385.96
Belgium	50.00	..	50.00
Canada	145,097.15	315.50	145,412.65
Cape Colony (Americans)	..	464.00	464.00
Ceylon	..	32.33	32.33
China	40,000.00	..	40,000.00
Cuba	5.00	729.30	734.30
England	6,522.58	48.30	6,570.88
France (Amer. Chamber of Commerce, Paris, $20,850)	20,850.00	385.08	21,235.08
Germany	50.00		50.00
Japan	98,960.10	146,000.00	244,960.10
Mexico	14,286.44	193.87	14,480.31
Russia	51.45	147.57	199.02
Scotland	..	50.40	50.40
United States of Colombia (Americans)	200.00	..	200.00
Total	$6,001,447.86	$3,115,496.25	$9,116,944.11

The donations mentioned in Table 2 do not include $100,000

given to the University of California Hospital by the Massachusetts Association for the Relief of California.

It appears from the figures of the two preceding tables that while on June 1, 1909, money to the amount of $9,116,944.11 had been contributed for the relief of San Francisco, $8,921,452.86 had been received by the Finance Committee of Relief and Red Cross Funds and by the Corporation. This difference between the amount donated and the amount received by the local organizations to which the work of relief had been entrusted is explained by the fact that not all the money contributed through the American National Red Cross had been paid over to the Finance Committee or to the San Francisco Relief and Red Cross Funds by June 1, 1909. The disposition made of the money contributed through the American National Red Cross is shown in Table 3.

TABLE 3.—DISPOSITION OF CASH CONTRIBUTED FOR THE RELIEF OF SAN FRANCISCO THROUGH THE AMERICAN NATIONAL RED CROSS, TO JUNE 1, 1909*

Total donations made through the American National Red Cross		$3,115,496.25
Remitted to San Francisco to June 1, 1909	$2,920,005.00	
Administration expenses, purchase of relief supplies, and transportation of refugees	47,073.35	
Sent to Italy (for Messina earthquake sufferers, 1909)	50,000.00	
Total disbursements to June 1, 1909		3,017,078.35
Balance available from donations, June 1, 1909		$98,417.90

The statement shows that of the $3,115,496.25 donated through the American National Red Cross up to June 1, 1909, $2,920,005.00 had been remitted to San Francisco. The balance received but not remitted was therefore $195,491.25,† of which $97,073.35 was disbursed directly by the Red Cross. It will be seen that this balance equals the difference between the total amount donated for the relief of San Francisco and the amount of the cash donations received to June 1, 1909.

* For detailed account of receipts and disbursements see Sixth Annual Report, American National Red Cross, 1910, pp. 60–152.

† Subsequent to June 1, 1909, the sum of $100,545.65 was forwarded to San Francisco, this sum comprising the $98,417.90 above mentioned, together with a portion of the accrued interest and a delayed contribution.

2. DISTRIBUTION OF FOOD

Food was of course the first necessity, and out of the need to supply it grew the whole machinery of relief. Before the noon of Thursday, April 19, the Citizens' Committee had appointed a sub-committee on relief of the hungry, with Rabbi Voorsanger as chairman, to furnish food for the entire population, which for a time fell into a series of long bread lines. In these lines rich and poor, Italian, German, Swedish, Chinese, and native fared alike. The only question was one of need. From the mayor and the military officers down to the humblest families in the Potrero, there was a good-humored acquiescence in the hardships of the situation, and an optimism that was inspiring. Supplies in sufficient quantities were rushed to the city, and the danger of suffering from lack of food was averted.

The sub-committee began the distribution of food April 20. It at once called on the army to furnish an officer, two companies of infantry, and a troop of cavalry to guard rather than to distribute what supplies had become available. It took steps to get flour from points around the bay and studied the situation as to the bakeries, some of the largest of which had been burned or damaged. Repairs were being made to some of those damaged, and a daily output of 50,000 loaves of bread was shortly to be expected.

The ruling was made that after the committee on relief of the hungry had received the quantity of bread it needed, the bakers might sell the remainder at not more than 10 cents a loaf, in quantities of not more than five loaves to one person. The committee was furthermore authorized by the Citizens' Committee to levy on all supplies wherever found. The following notes show the general trend of the work during the first week.

On Friday, April 20, while the fire was still spreading, the general distribution was begun. About 25 wagons were impressed which were used in the distribution of the provisions seized by order of the committee. Refugees were standing in line at the Golden Gate Park Lodge; the Young Men's Hebrew Association, Page and Stanyan Streets; St. Mary's Cathedral, Van Ness Avenue and O'Farrell Street; at Jefferson and Columbia Squares,

All classes joined the bread line

Soldiers gave aid and protection

RELIEVING THE HUNGRY

and at the corners of Fifth and Mission Streets and 24th and Douglas Streets, where food stations had already been established by the citizens. The committee made use of these for its own distribution, choosing the Young Men's Hebrew Association as its base for general distribution.

The bakeries that day furnished 35,000 loaves of bread. The chief difficulty lay in transporting to the city the supplies that were available—5,000 tons of flour at Vallejo and many carloads of donated goods at Oakland.

On Saturday, April 21, the day the fire was brought under control, the city was reported to be divided into districts. Five bakeries were in operation and a committee from Fresno appeared before the Citizens' Committee to announce that it had brought six carloads of supplies. Committees from some nearby communities put themselves under the direction of the Citizens' Committee, but the general efficiency of the distribution was lowered by the fact that still other out of town committees undertook to make independent distributions.

On Sunday, April 22, arrangements had been made to have bread baked in the towns of the Santa Clara Valley. It was found necessary to carry into effect the committee ruling to prevent alleged exorbitant retail charges for bread.

On Monday, April 23, there was an abundance of supplies for present use and an over-supply of milk.

On Tuesday, April 24, there was a shortage of sugar and coffee. Sixty food stations had been established. No stores were found on investigation to be charging exorbitant prices for food, but some of the refugees were trying to get more than their share of food. Confusion was still being caused by the work of the independent relief committees.

When two days later the committee on relief of the hungry made its final report to the Finance Committee there had been established 128 stations and sub-stations, a warehouse in the Moulder School, Page and Gough Streets, and a branch warehouse at Spear and Howard Streets. It had had printed a card for the use of the applicant at the food station and had determined that rations, except in cases of emergency, should be issued to each person at intervals of three days. Every card carried a

statement of the amount of food required by a person for a day, as follows:

Fresh beef, 1¼ lbs. or bacon or ham, ¾ lb.
Salt fish, ¾ lb. [Probably as a substitute for meat and not in addition to it.]
Fresh or canned vegetables, 1 lb.
Flour, 18 oz., or bread, 22 oz.
Rice, ⅛ lb. or beans, ¼ lb.
Sugar, $\frac{1}{10}$ lb.
Coffee, $\frac{1}{10}$ lb.

Special diet,—eggs, butter, milk, fruit,—was also issued.

This ration was more liberal than that adopted by the army.*

During the trial week the distribution of food was made to the refugees either from the stations or at the various camps or shelters. Though a fixed ration was agreed on there could be no certainty of delivery, as the quantity and variety of the food supply was indeterminate. The committee in making its report could give only an approximate estimate of the goods it had seized. It anticipated that claims would be made against it as well as against the United States army, the state militia, the police department, and the various volunteer organizations which had without authorization seized goods.

It arranged to pay the bakeries at a rate of 5 cents a loaf for the 255,630 loaves of bread which had been supplied by them to the committee, part of the payment to be made in flour, and to pay the Milk Dealers' Association at a rate of not more than 20 cents a gallon for milk supplied by it. The committee had employed between three and four hundred men and as many trucks to transport supplies, but it did not know the extent of its obligation for the use of the latter.

During the first week after the disaster there was a growing inclination to turn to the army for the direction of the relief work. Though the army in common with every other body of persons had suffered serious losses, its efficiency as an organization could not be impaired even though the extent of the aid it could immediately give were lessened.

* See Appendix I, p. 379 ff. This General Orders No. 18, is an important document to be read in connection with any facts given about the army methods.

To the military reservations which lay outside the burned district refugees immediately fled in numbers, and on April 19, the day the committee on relief of the hungry began its work, Major Krauthoff issued from a depot established by him in the Presidio such food as could be spared from the Presidio itself and from Forts Mason and Miley. The great army warehouses, which had stored $2,000,000 worth of supplies, were burned, but along with the committee on relief of the hungry the army began to confiscate supplies for use on the reservations. It also purchased from the posts in the Departments of California and the Columbia 900,000 rations, the first shipment of which arrived on April 21. On that same day a steamer from Stockton put in at Fort Mason with donations of provisions and blankets. These were immediately distributed among 20,000 refugees.

The committee on relief of the hungry had not been given full authority nor had its powers been defined. It had no machinery adequate for the handling of a great bulk of supplies, and it was hindered by the crossing of efforts on the part of unauthorized agencies.

The Finance Committee, as has been said in Chapter I, was the committee of power, and might have assumed responsibility for perfecting an adequate relief organization, but as it realized that its efforts could not be as quickly effective as those of the army, it, as well as the mayor, called on the army to assume control of the relief work. General Greely consented and on April 29 took charge of the food issues and gradually put the work under the direction of 64 officers and 500 enlisted men.

Major C. A. Devol, depot quartermaster, who took over the tremendous task of unloading cars and boats and transporting supplies to and from warehouses,* quickly introduced order and economy into the work. Major C. R. Krauthoff, in charge of the commissary department, was also able soon to reduce to an efficient routine his work of receiving donated supplies, of purchasing, selling, and storing supplies, and of issuing properly balanced rations.

In the report made in July, 1906, to the War Department, Colonel Febiger, who from April 29 had charge of the organization

* See Appendix I, p. 383 ff. See also Part I, pp. 8 and 30.

of relief stations, and later became chief of the Bureau of Consolidated Relief Stations, which had been established by the army to facilitate the relief work, said that on taking charge he had found, after a most thorough investigation, no instance of extreme suffering from lack of food or shelter, but many instances of repeating, so that the number of rations issued was in excess of the needs of the population. With no accepted general organization bringing about the co-ordinating of relief, there was of necessity an exaggerated estimate of the needy.

General Greely, who during his Arctic explorations had learned what extreme suffering from hunger and cold meant, had the city canvassed on May 13 in order to find any case of destitution which might have been overlooked. All of his inspectors, with 30 officers in addition to the officers directly connected with the relief work, were ordered to make a special effort to learn of persons in absolute need of food and decent clothing or of bed and shelter. The result was that but two such cases were reported.

During the early days orders were issued forbidding all householders to light fires in their houses. Cooking, in consequence, was done in the street over open fires or on rusty stoves which belched smoke out of short sections of pipe. In those days only candles were permitted for light and they had to be extinguished at 8 p.m.

Relief Stations and Registration

As stated in Chapter I,* the northern part of the city was, for purposes of policing, put under military control the third day after the disaster. Later, for purposes of relief, the city was divided into seven sections, whose boundaries were made coterminous with those of the army districts. On May 8, each section was supplied by the army with an officer who made regular reports to the headquarters of the Bureau of Consolidated Relief Stations, and with a physician who was responsible for sanitation and for diet prescriptions. Nine depots and sub-depots were open for storage of food supplies.

To give some idea of the character and origin of the relief stations a table of the relief stations of Civil Section VI is given:

* See Part I, pp. 11–12.

Preparing meals in the street

A row of street kitchens

FIRES IN HOUSES WERE PROHIBITED

TABLE 4.—CHARACTER OF LOCATION, ORIGIN, AND DATES OF OPENING AND CLOSING OF RELIEF STATIONS OF CIVIL SECTION VI

Station number	Character of location	Opened by	Date opened	Date closed
600	Planing Mill	Citizens of neighborhood	April 19	June 12[a]
601	Saloon	Committee, Citizens of neighborhood	24	May 21
602	Church	Pastor of same	26[a]	July 1
606	Butcher shop	Citizens of neighborhood	24	June 1[a]
609	Police station	Committee, Citizens of neighborhood	25[a]	(Unknown)
610	Shack	Mission Relief Committee	20	(Unknown)
611	City Park	Committee of citizens	22[a]	June 2
613	(Unknown)	Committee, Citizens of neighborhood	22[a]	May 15
616	Bakery	Citizens of neighborhood	23	June 23
618	Schoolhouse	Citizens of neighborhood	22[a]	June 16
619	Barn	Volunteers	21[a]	June 23
620	Hot Meal Kitchen	Los Angeles Relief Committee	(Unknown)	(Unknown)
622	Tent	U. S. Army	April 25[a]	June 23
623	Maennerbund Hall	Local Order of Eagles	20[a]	May 14
624	Public square	Citizens of neighborhood	20[a]	June 14
626	Shack	Citizens of neighborhood	27[a]	May 21[a]
627	(Unknown)	Committee, Citizens of neighborhood	22	June 9
628	Hall	Committee, Citizens of neighborhood	20	June 9
629	Residence	Citizens	25[a]	May 13
630	Schoolhouse	Physician and other citizens	22[a]	May 31[a]
631	(Unknown)	(Unknown)	(Unknown)	May 13
632	(Unknown)	(Unknown)	(Unknown)	June 16
634	(Unknown)	Citizens	April 23	May 12
635	(Unknown)	(Unknown)	(Unknown)	(Unknown)
636	Residence	Society of Native Daughters	April 26[a]	May 26[a]
637	(Unknown)	(Unknown)	(Unknown)	May 13
641	Cellar	Ancient Order of Hibernians	April 24[a]	June 23[a]
642	Residence	Two physicians	22[a]	(Unknown)
643	City and County Hospital Grounds	U. S. Army	25[a]	(Unknown)
645	Saloon	Ancient Order of Hibernians	25	June 20[a]
646	Schoolhouse	Citizens of neighborhood	23	June 15
647	School	A physician	20	May 1[a]

[a] Approximate.

There is no information to show that any one of these substations had been established by the committee on relief of the hungry. As may be borne in mind, the number of stations in use on April 26 was reported by the committee on relief of the hungry to be 128; three days later, on taking charge, the army reported 177; early in May the number dropped, as is shown by Table 5, to 112.

TABLE 5.—RELIEF STATIONS IN THE SEVEN CIVIL SECTIONS ON MAY 3 AND ON JUNE 3, 1906

CIVIL SECTION		Food stations on May 3	Food stations on June 3	Hot meal kitchens on June 3
Number	Headquarters			
I	Presidio entrance	19	..	4
II	Oak St. near Stanyan	8	3	3
III	3055 Van Ness Ave.	5	4	3
IV	Hamilton School, Geary and Scott Sts.	35	10	4
V	Buena Vista School, 18th and York Sts.	9	3	4
VI	24th St. and Potrero Ave.	21	5	2
VII	25th and Guerrero Sts.	15	8	..
Total		112	33	20

Dr. Devine as representative of the American National Red Cross had appointed a civil chairman to be responsible for the receiving and investigation of applications. After May 1, the responsibility for the distribution of supplies was divided at each section between the military officer and the civil chairman. The civil chairman determined who should receive relief and the military officer made the necessary requisition on the Bureau of Consolidated Relief Stations.

The records of relief distribution are incomplete and there is no means of determining accurately from week to week the number of persons who received food, clothing, and other supplies, medical care and shelter. The most complete records* are furnished by the official camps. Colonel Febiger in his July report, already quoted, says that "313,145 persons were on May 2 esti-

* For report sheet forms see Appendix II, pp. 430 and 431.

mated to be receiving rations, though this number should probably be reduced to 300,000 to make allowance for repeaters." General Greely made estimate that the number of cases of fraudulent repeating was not more than 3 per cent of the whole.

TABLE 6.—DAILY ISSUES OF RATIONS FROM APRIL 19 TO MAY 12, 1906

Date	Number of persons (estimated)	Date	Number of persons (actual)
1906		1906	
April 19	100,000	May 1	313,117
20	150,000	2	313,117
21	200,000	3	279,631
22	225,000	4	230,207
23	250,000	5	264,570
24	270,000	6	262,027
25	290,000	7	233,989
26	306,000	8	223,915
27	310,000	9	222,313
28	315,000	10	204,637
29	315,000	11	186,960
30	315,000	12	147,232
Daily average	253,833	Daily average	240,143

Care has been taken to verify the estimate of the issues, which has called for some reduction of the totals as given in earlier reports. This accounts for the slight discrepancy between Colonel Febiger's figure for May 2 and that given in the table.

The reason for the large increase in numbers in the bread line in the days immediately after the disaster is that householders had by then exhausted their private stock and could not make purchases, as most of the goods in retail stores had been confiscated; nor could food be prepared in private houses until chimneys had on inspection been found safe. From a week to two or three months, according to the location and the activity of the inspection, the fire prohibition held. In towns across the bay people with money in bank had difficulty in securing food because the banks were temporarily closed and the retail stores could not determine when they would be able to replenish their stock.

As the number in the bread line in the early part of May represented two-thirds of the population of a city that had been raised to a high degree of prosperity by the industry and thrift of its citizens, there would have been rapid decrease in the number of applicants for rations even had there been no concerted plan to reduce numbers. Pressure was brought from without, however, which, as is shown in the following paragraph, did accelerate the citizens' return as a body to the normal means of making provision for creature needs.

In order that the smaller traders might be encouraged to resume business and the funds be reserved in a great measure to give permanent relief, the representatives of the army and the American National Red Cross co-operated during late April and early May in a strenuous effort to lessen the number supplied with rations. The attractiveness of the free food issues was diminished by reducing the ration items to meat, bread, and vegetables for all applicants in sound health except such as were living in the camps under military control. The number of the stations was rapidly reduced, as shown by Table 5. After the middle of May, except in cases of invalidism, rations were issued but three times a week, and an offer was made of a final issue of a month's rations to any one who would accept that in place of the regular allowances. These measures served to concentrate in the permanent camps those refugees who were to continue as charges on the relief administration. The work of concentration was hindered, however, by the numerous private relief stations throughout the city which could be persuaded only gradually to send their patrons to the public relief stations. An Associated Charities worker who knew well the people in one large section of the city went through the tents with a soldier and demanded the return of extra bacon, canned goods, and potatoes, which had been laid in by thrifty refugees who had made use of both public and private food stations.

The Red Cross began within the first week of the disaster a general registration of the refugees. As substantially every one in the city was at that time dependent on the relief stations for food, the natural way of getting access to the refugees was through the distribution of rations. Carl C. Plehn, professor of finance

in the University of California, whose experience as director of the census of the Philippine Islands suggested special fitness for the work, undertook to prepare a plan, organize the force, and superintend the work of a registration bureau. The force consisted of some 200 volunteers from among the public school teachers, an intelligent and capable, even though inexperienced, group of enumerators. Their regular employment stopped on April 18, but their salaries were paid to the end of the school year. Though the service given was very unequal and largely unsatisfactory, if judged by the standard of a census bureau or a charity organization society, it is doubtful whether at the time so high an average of efficiency could have been obtained in any other way.

On April 27 Professor Plehn submitted a tentative plan for the registration. By May 7 the cards* and instructions had been printed, a force of 175 persons was in the field, and the work was well under way. Ten days later 20,000 cards had been filled out and the canvass was practically completed as far as it could then be carried.

After excluding duplicates as far as they could be detected, the 19,438 cards, which represented the same number of families or household parties, distributed the 84,703 persons included among the seven sections as follows:

TABLE 7.—FAMILIES AND INDIVIDUALS REGISTERED IN THE SEVEN CIVIL SECTIONS, MAY, 1906

Section	FAMILIES OR PARTIES REGISTERED		INDIVIDUALS REGISTERED	
	Number	Per cent	Number	Per cent
I	2,590	13.3	10,206	12.1
II	813	4.2	3,076	3.6
III	3,097	15.9	12,473	14.7
IV	2,577	13.3	10,737	12.7
V	2,220	11.4	8,384	9.9
VI	2,876	14.8	14,896	17.6
VII	5,265	27.1	24,931	29.4
Total	19,438	100.0	84,703	100.0

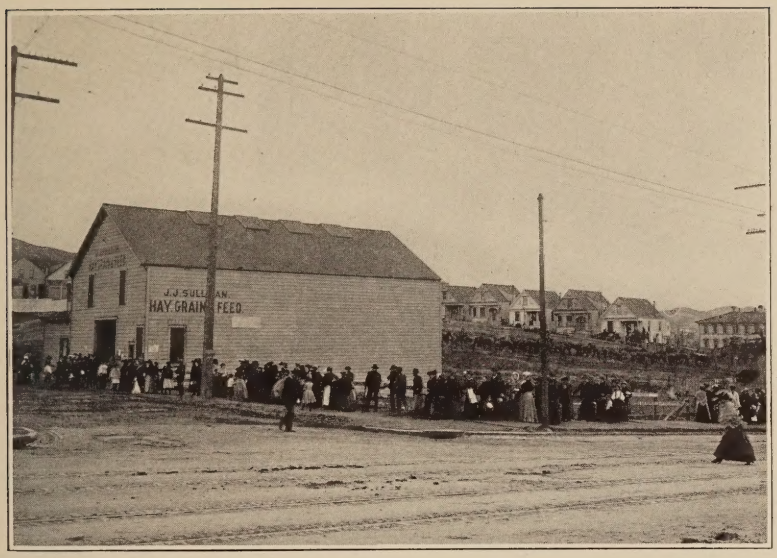
* See Appendix II, pp. 425 and 426.

The 84,703 individuals were 28,319 men, 32,650 women, 22,795 children, and 939 persons who were entered under the heading, "Aged, etc."*

The information recorded on the registration cards varies in completeness and value on account of the great diversity in carefulness and capability among the persons who collected it. Many of the cards were filled out intelligently and conscientiously; many are wholly unsatisfactory. Taken together, however, they give a rough picture of that quarter or third, whichever it may have been, of the city's population which was still, in the middle of May, dependent on the general distribution of food for its daily supplies; and they reflect to some extent the dislocations that were brought about by the disaster, in residence, occupation, and circumstances.

It was not the primary object of the registration to furnish material for a description of the refugees, but to establish a uniform system of food distribution which should prevent waste by cutting out repeaters, apportioning the number of rations to the size of the family, and cutting off persons as they reached a position where they no longer needed to be dependent. Other purposes were also in mind. At the beginning, in fact, the efforts seem to have been made to provide a record of the persons who received relief, for historical purposes and for aid in determining their future needs. It was also hoped that the registration could be made of practical value to the state labor

* This classification was adopted for the purpose of determining the number of rations required by the family, and for that reason the dividing line between children and adults was placed at twelve years, the allowance for a child under twelve being placed at half the standard ration. "Men" and "Women" meant respectively the number of males and females twelve years of age and over, who were not aged and infirm. The heading, "Aged, etc." (see card, Appendix II, p. 425), was an unfortunate one for statistical purposes, especially as on some of the cards it was printed "Ages, etc." It was intended to be used, as the instructions to the enumerator clearly stated, for recording the "number of persons so old, sick, or crippled, as to be presumably unable to support themselves by labor." This information would have had much practical value, but the cards show plainly that the ambiguity of the heading on the card was not corrected in the enumerators' minds (as such ambiguity can rarely be corrected) by the careful explanation in the instructions. In many cases, when an entry was made under it, it was the ages of the children; in other cases it was apparently the number of adults in the party who were not immediate members of the family. The figures which have been tabulated are only of significance as recording so many additional adults. They do not indicate the proportion of aged and infirm, or the amount of physical disability among the refugees.



The bread line, Mission District

Relief station, Mission District

DISTRIBUTION OF RELIEF SUPPLIES

commissioner, in the free employment bureau* which had been opened. In part for this last reason, information was asked about former occupation and former employer, union membership, and present employment.

The registration was made at the relief stations, the cards being filled out when applicants came for rations. If the applicant did not live within the boundaries of the section served by the station to which he had come he was referred to the proper station. When the applicant had been registered he was given a food card † bearing a serial number, good for ten days, which stated conspicuously, so that the attendants could see, even before he reached the counter, the number of rations to which his family was entitled, and showed uncanceled the dates on which the card would be honored. The food card number was entered on the registration card, which was kept at the relief station. Each time rations were drawn the date for which they were drawn was canceled on the card. After the registration had been completed at any station no rations were issued except on presentation of a food card.

By this system abuses were controlled: no one could draw supplies from two or more stations, nor two or three times on the same day from the same station, nor for more persons than he represented; able-bodied men, for whom by this time there was abundant opportunity of employment, could be cut off; and at the expiration of the ten-day period the merits of the case could be reviewed before granting a renewal of the food card.

It was through its success in establishing a uniform and workable system of food distribution that the first registration was most valuable. It did not prove to be of much service in aiding applicants to find employment, in giving a record of the entire work of relief, or in furnishing a basis for the rehabilitation work. That it failed in realizing all that was hoped from it in these directions was due partly to changes in the labor situation, which soon made efforts to supply employment superfluous;

* A free employment bureau at Hearst School in charge of State Labor Commissioner Stafford closed its office May 29, 1906, after four weeks' work, during which time employment was found for over 1,100 men and 93 women. See 12th Biennial Report of the Bureau of Labor Statistics of the State of California, 1905–06. For brief mention of the work of the employment bureau see *Charities and the Commons*, June 2, 1906, p. 304.

† A reproduction of the card is shown in Appendix II, p. 427.

partly to some ambiguity and lack of definiteness in the headings on the card, and the omission of some essential items; but chiefly to the many omissions on the part of the enumerators, the lack of uniformity in their interpretation of the headings on the card, and the large amount of carelessness they exhibited in recording the information that was secured. The inexperience of the enumerators in investigation, the immense difficulty of supervising them adequately when the automobile and the wagon were the only means of transportation between the far-scattered stations, and the necessity for getting the whole work done as speedily as possible, so that there was no time for correcting mistakes or training investigators, are the simple explanations of these defects.

If all the circumstances are taken into consideration—the number of persons affected by the disaster, the extent of the territory to be covered, the difficulty of getting about, the confusion which still existed among the many elements of the relief organization, and the inexperience in relief work of those who made the registration, both university professors and public school teachers—the results obtained were surprisingly satisfactory. The registration would have justified itself if it had done nothing more than systematize the food distribution and contribute toward the reduction of the bread lines. This it undoubtedly did.

An indication of the effectiveness of the first registration, as may be seen in Table 11,* is the sudden drop in the number of persons who received rations after May 12, a decrease of 21 per cent on that day against an average daily decrease for the five preceding days of slightly over 7 per cent. The marked drop of May 16 is, however, in part due to the stimulation to self-help caused by putting into effect the order that rations should be issued only three times a week. The general use of the food card was an important factor in bringing about the reduction; another, the rapid increase in the number of persons gaining self-support. One special use to which the so-called first registration was put was to determine who should receive special diet. The diet included meat, fresh milk, butter and eggs, vegetables, and fruit, and was prepared for the sick, the aged, and for mothers with infants. The method of its distribution varied in the different sections and from time to

* See Part I, p. 53.

time, but the policy was to subject its distribution to more direct control from the central office than the ordinary rations. Issues of special diet were not finally discontinued until October 1, a few days before the closing of the last kitchen.

A second general registration* was made in June by the American National Red Cross staff of workers with the aid of the camp commanders. General Greely appreciated the need of having a more complete case record of the individuals who were making use of the camps, in order that a restriction of numbers might be judiciously and expeditiously made. The relief workers outside the camps, also, realized clearly the need of a more adequate registration as a basis for intelligent rehabilitation work.

Hot Meal Kitchens

The Bureau of Consolidated Relief Stations, acting on the advice of the Finance Committee, opened its first kitchen in Lobos Square about the middle of May to serve hot meals both to refugees and to persons able to pay for their food. From immediately after the disaster kitchens had been established by voluntary relief committees as the best means of feeding the people living in or near the camps. One such committee, that of Los Angeles, sent equipment to furnish five kitchens, with a representative, Mr. Desmond, of the Desmond Construction Company, to put them in operation. They were intended freely to furnish food and they gave timely aid in the early days.

When the Bureau opened its own community kitchens,† the experiment was made as a distinctive part of the effort to reduce the long bread lines. The kitchens were intended to test the needs of those applying for free food, because the number of those willing to accept relief in food was expected to suffer diminution when a common eating room was offered. They were also to give a convenient eating place to persons able to pay but not able to provide their own food, with the privilege of sitting at separate tables and of ordering a better quality of food than that furnished at the free tables. They were also to serve to the aged and infirm

* See Part II, p. 115. For registration card, see Appendix II, pp. 428 and 429.

† For partial list of kitchens and dates of closing, see Sixth Annual Report of the American National Red Cross, 1910, p. 43.

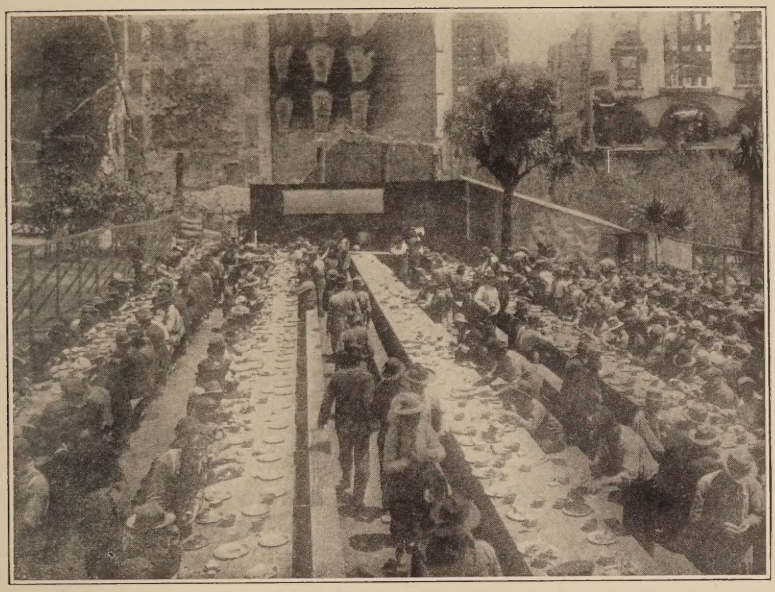
better food than had been supplied to them before. The kitchen system was intended to be economical and sanitary. Sanitary inspection could be made more thorough when in each encampment there should be one general kitchen rather than scattered individual kitchens for the preparing of free rations. Insistence on the first article of the new experiment—the common eating room—made Section VII, in the part of the city known as the Mission, unwilling to open a kitchen. It successfully opposed the step because it was one that the Mission workers felt would degrade the people and tend to destroy the privacy of family life.

It must be borne in mind that the kitchen system was introduced after the bread line had been reduced to less than one-half its greatest length, and that it threw into conspicuous relief those who were without power to re-establish themselves or unwilling to try to do so.

The hot meal kitchens caused no sudden drop in the amount of food distributed. On May 12 when, as has been already commented upon, there was a marked decrease in the number of persons receiving rations, there were but five kitchens in operation; but the new method did effectively help to weed out those who no longer needed free rations. Colonel Febiger wrote late in June that "by the operation of these hot food camps thousands of dollars were saved for future relief; probably 95 per cent of the 15,000 persons now being supported by food relief were absolutely in need of it, those not in need either having withdrawn or having been forced out."

The kitchens were at first run exclusively by the Desmond Construction Company under contract with the Bureau of Consolidated Relief Stations; that company, which had already made its experiment, having been the only one willing to undertake what was considered by the contractors to be an undesirable job. When by June 21 the number of kitchens had been gradually increased to 27, two other contractors were operating under the Bureau.

The Bureau and the Red Cross provided police protection, furnished sites for the kitchens, and supplied fuel and water. Each contractor provided his own buildings or tents, equipment, and service. The contractor agreed to furnish a wholesome meal, and to submit his daily menu to the relief officials for approval.



An open air dining room

In Golden Gate Park

Hot Meal Kitchens

The following is a typical daily menu:

Breakfast	Dinner
Hot Hash, or Hot Mush and Milk	Hot Soup, or Roast Beef or Hash
Bread or Hot Biscuit	One Vegetable, Bread
Coffee, and Sugar	Coffee, and Sugar

Supper

Soup, or Irish Stew
Bread or Hot Biscuits
Tea, and Sugar

Meals were supplied to any person who was ready to pay cash or who possessed a meal ticket. The meal tickets were issued daily by the Red Cross and were redeemed by it by payment made to the contractor in cash or in kind from the relief supplies. The original plan was to serve ten-cent free meals with provision for granting an extra five-cent purchase to such persons as might be considered in need of extra food.

Certain kitchens within the Presidio reservation are not reported on later than July 11, when they were furnishing about 1,200 meals a day. One thousand meals a day would probably be a liberal estimate for the remainder of the time, thirty days, that these Presidio kitchens were to remain open, but such an estimate is not included in Table 8.

TABLE 8.—MEALS SERVED BY HOT MEAL KITCHENS, FROM MAY TO OCTOBER, 1906, INCLUSIVE

Month	Meals served		Amounts disbursed from Relief and Red Cross Funds in payment for meals
	Free	Paid	
May	87,160	(Unknown)	(Unknown)
June	402,522	1,027 (all in 3 days)	$46,610.55
July	486,182	3,786 (all in 11 days)	75,756.30
August	377,776	4,608	61,379.75
September	109,448	684	17,746.80
October	11,875	..	2,953.14
Total	1,474,963	(Unknown)	(Unknown)

From the data on hand we can estimate the proportion of ten-cent meals at 12.1 per cent and fifteen-cent meals at 87.9 per cent.

The first report of meals paid for is for June 28. Those who patronized these restaurants paid from 10 to 20 cents for their meals, the average price being 15 cents. The extent to which this opportunity was utilized is shown in Table 9.

TABLE 9.—FREE AND PAID MEALS SERVED BY HOT MEAL KITCHENS ON SPECIFIED DATES IN 1906

Date	Free meals served	PAID MEALS SERVED	
		Number	Per cent of free meals
June 28	16,666	617	3.7
July 1	14,087	423	3.0
August 1	15,202	191	1.3
September 1	7,484	82	1.1

The last paid meal was served on September 19, 1906. The last kitchen closed was that at Speedway Camp, where the final meal was served October 10, 1906.

Frequent complaints were made that the kitchens supplied food which lacked in quality and variety, was poorly cooked, and served on fly-infested tables in unsanitary rooms. In some instances the complaints were justified, but the army inspections were thorough, and the contractors on the whole lived up to the contracts. Some of the complaints were made not by those who were using the kitchens but by those who were critical of the kitchen system itself.

It is not possible to estimate the total value of the food distributed. For food and its distribution the Relief and Red Cross Funds expended $1,226,567.16. The army report gives $259,811.20 as expended for subsistence stores, but this is not a complete statement of the disbursements made by it from the appropriation from Congress. These sums do not include an estimate of the value of donations in kind that were used as such and not sold. General Greely in his report stated that in the food donations distributed by the army there were about 2,000,000 complete rations, which had to be increased by substitutions and by purchase to supply the 3,873,745 rations distributed by

the army during May and June. Two commodities that had been donated in excess of need were flour and potatoes.

TABLE 10.—EXPENDITURES OF SAN FRANCISCO RELIEF AND RED CROSS FUNDS FOR PURCHASE AND DISTRIBUTION OF FOOD, TO MAY 29, 1909

Purchases of food		
Groceries	$560,205.77	
Meat	182,798.74	
Bread	84,436.10	
Milk, fresh	33,032.64	
Fruits and Vegetables	25,029.01	
Flour	21,848.14	
Miscellaneous	8,029.43	
Total		$915,379.83
Distribution of food		
Stoves, hardware, kitchen utensils, dishes, fuel, etc.	$30,540.72	
Labor of all kinds	39,968.72	
Drayage, etc.	14,787.10	
Total		85,296.54
Hot Meal Kitchens		204,446.54
Bureau of Special Relief		21,444.25
Grand total		$1,226,567.16

TABLE 11.—PERSONS TO WHOM RATIONS WERE ISSUED IN MAY AND JUNE, 1906

Date	Number of persons	Date	Number of persons
1906		1906	
May 1	313,117	May 24	62,239
2	313,117	26	59,432
3	279,631	29	54,883
4	230,207	31	44,289
5	264,570	June 2	42,374
6	262,027	5	39,084
7	233,989	7	35,237
8	223,915	9	34,268
9	222,313	12	29,621
10	204,637	14	22,753
11	186,960	16	22,295
12	147,232	19	16,608
13	139,405	21	16,246
14	126,970	23	15,451
16	97,886	26	15,340
18	91,812	28	15,339
22	73,163	30	15,353

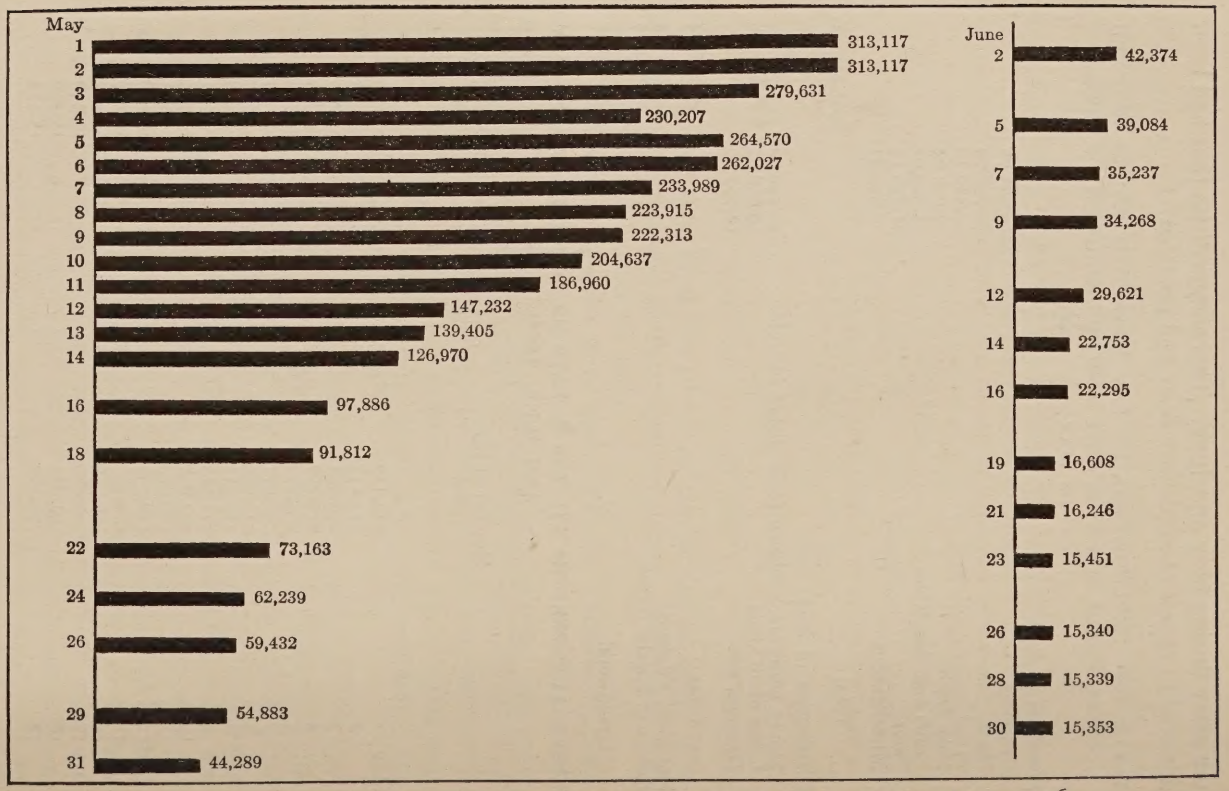


CHART I.—PERSONS TO WHOM RATIONS WERE ISSUED IN MAY AND JUNE, 1906

Among the persons who received rations, as indicated in the table and chart, are included both those to whom raw rations were issued and those who were served with free meals at the hot meal kitchens.

3. DISTRIBUTION OF CLOTHING

Of secondary urgency was the demand for clothing. The requests for clothing were fewer than those for food, though many refugees fled from the burned areas with no clothing except nightgowns or calico slips, a poor protection from the cold nights and chilly April mornings and evenings.

The records of distribution are incomplete. General Greely estimated the number of persons who received clothing at 200,000. Much of the clothing donated bore the wellknown mark of the charity gift in kind. The second hand clothing in many cases was, to repeat General Greely's comment, "more or less of a burden on the Red Cross." Some was useless; some required to be cleaned and disinfected. The new clothing was, in the words of Captain Bradley, who had charge of its distribution, "of old and dead stock of mediocre and poor quality." Part of the shoes and articles of clothing supplied from the army stores and charged against the appropriation from Congress were of obsolete pattern. The same criticism was made of some of the household goods donated. A large number of the cots, for instance, were worthless or of poor quality. There was the further handicap to the distributor, of not knowing what donations were to be expected or when they were to be received. This uncertainty meant serious delays in supplying the need and severe criticism of the administrators, but the latter did not feel themselves justified in making purchases of clothing in large quantities when clothing similar to that ordered might, later, be received as a gift.

The memory is vivid to some of those who worked in the refugee camps during the midsummer of 1906, of the children in striped sweaters and gay Tam-o'-Shanters. The caps were not suitable for summer wear, but they had been sent in large quantity with the sweaters to be distributed. The mental picture of Golden Gate Park with its scattered barracks and tents pitched close to ornamental lakes and neglected flower beds is accentuated by the note of high color given by the sweaters and caps.

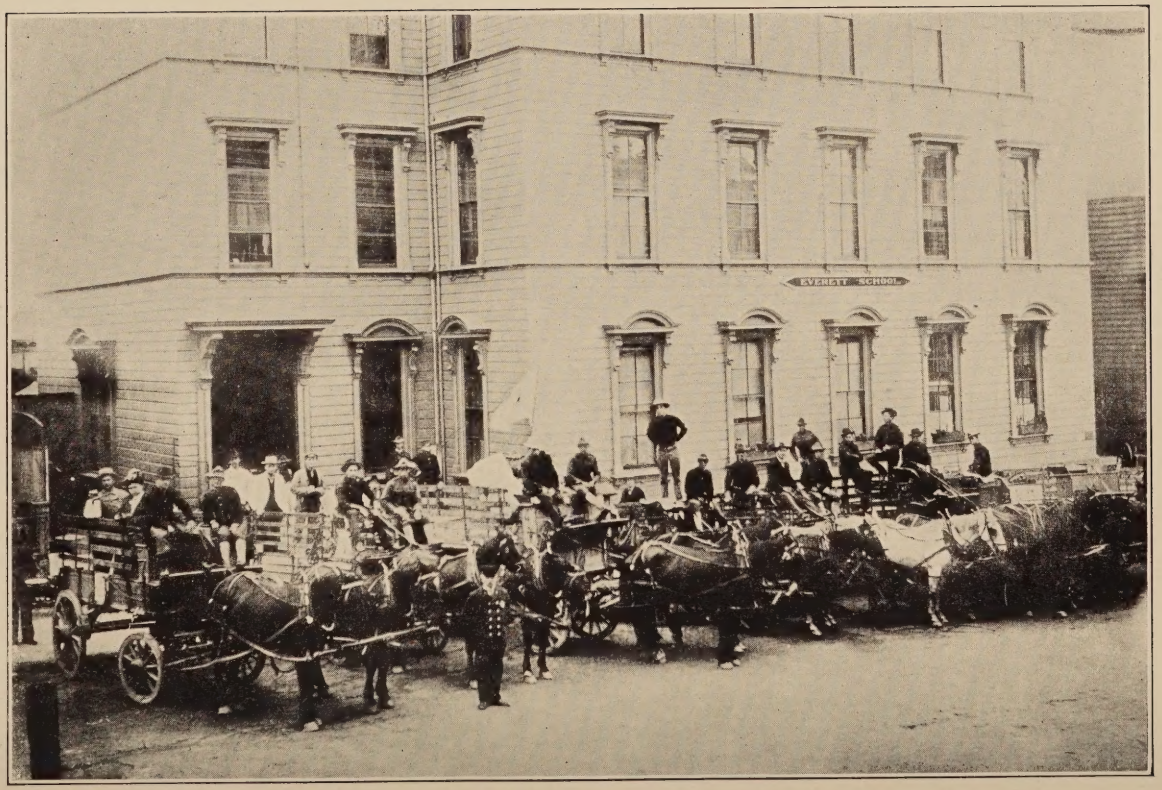
Distribution of clothing, like the distribution of food, was quickly undertaken by independent groups of volunteers, who collected and gave out what could be got in the city itself. While the fire was spreading the army from its stores in the Presidio gave blankets and quantities of shoes, shirts, ponchos, and other clothing for men. As the donations from abroad began to arrive in large quantities they were quickly handed out without careful discrimination in sorting or adapting to individual needs.

On May 4 the army, in consultation with Dr. Devine, took charge of the organization of the clothing and household distribution. The Crocker School on Page Street was taken for use as a warehouse. A warehouse for second hand clothing exclusively was established ten days later in the Everett Grammar School, on Sanchez Street. Neither was adapted for use as a department store, but nine departments were organized, each in charge of an experienced clerk:

1. Men's clothing and hats.
2. Men's furnishings and underwear.
3. Women's furnishings and underwear.
4. Boots and shoes.
5. Children's clothing and hats.
6. Children's underwear.
7. Bedding and furniture.
8. Household goods.
9. Tentage.

From the departments went during May a daily average of twenty truckloads; during June, eighteen. Among the household goods that had to be handled were towels, sheets, pillows, pillow cases, blankets, comforters, mattresses, stoves, cooking utensils, cutlery, dishes, brooms, wash tubs, washboards, boilers, irons, clotheslines, axes, chairs, tables, and sewing machines.

The method of distribution was similar to that for food. Each civilian chairman made requisition for the articles that were found by the superintendents of the stations to be needed within his section, and each requisition was filled so far as the warehouse stock would admit. The articles were sent to the separate stations for distribution. The army had charge of reception and distribution of goods; the Red Cross, of determining who should be entitled to aid. The first registration was used as a basis for determining



Soldiers guarding the supply wagons

WAREHOUSE FOR SECOND HAND CLOTHING

need, but there was no uniform system of record and various forms are found to have been in use,—an instance of the necessity for a general, accepted form of registration and record.

It was planned to complete by the middle of July the general distribution of clothing and household goods by determining whether each refugee at that time had a decent supply which would prevent present suffering. After that date the Rehabilitation Committee was to consider further need of clothing and household goods in relation to general need of rehabilitation. The distribution did end practically on August 1, when those who had requisitions for articles that had not been furnished were given by the Rehabilitation Committee the cash value of the articles called for on their requisitions as far as approved by the civilian chairmen of their sections.

The later development of the methods of distributing clothing shows increased efficiency as greater experience was gained.

After August 15 the Bureau of Special Relief* had charge of filling orders for clothing for those living outside the camps whose needs were urgent but not great; the more important cases of need of clothing and household goods were cared for by the Rehabilitation Committee. From August 6 the residents of the camps were supplied with all necessary clothing through the Department of Camps and Warehouses, an arrangement which continued until the middle of October, after which issues of clothing were made by requisition through the department headquarters on the supply of clothing kept in Golden Gate Park. From December, 1906, the Department of Camps and Warehouses sent individual requisitions for clothing to the Bureau of Special Relief. Possibly these were such as it could not itself fill.

All issues of clothing were stopped on May 16, 1907, and the supply on hand was turned over to the Rehabilitation Committee, which distributed it among a number of institutions. It is probable, however, that for a long time only a very small quantity of clothing had been issued to meet the needs of the aged, infirm, and sick at Ingleside.† It is to be noted further that as early as August, 1906,

* See Bureau of Special Relief, Part II, p. 145 ff.

† See Part VI, The Residuum of Relief, p. 319 ff.

issues were limited, and were made only to destitute persons whose circumstances could easily be investigated.

4. FURNISHING TRANSPORTATION

The rapid exodus of refugees from the city during the first week after the disaster meant a desirable lessening of the task of providing food, clothing, and shelter. The transportation work, which divides itself into four administrative periods, began the first day of the fire, when refugees were given free passage across the bay, down the peninsula, and to points far inland. No special arrangement was made. The transportation companies merely threw open their gates and let the people crowd into the boats and trains. The committee on transportation of refugees, a subcommittee of the Citizens' Committee, had comparatively little work to do. It told the public that the railroads were ready to carry the people and it made inquiry as to the ability and willingness of other communities to care for refugees. From many communities, some distant, came quick, generous offers to care for definite numbers of people.

When the first period, the period of indiscriminate free transportation, ended on April 26, the Southern Pacific Railroad, the only railroad running out of the city and the one that in normal times carried the greater part of the suburban traffic by ferry and train to towns across the bay, had transported, according to an official report, the following number of free passengers:

TABLE 12.—PERSONS CARRIED FROM SAN FRANCISCO AS FREE PASSENGERS BY THE SOUTHERN PACIFIC RAILROAD, FROM APRIL 18 TO APRIL 26, 1906

Destination	Persons carried
Suburban points around the bay	226,000
Other points in California	67,000
Other states	7,684
Total	300,684

The value of this service, according to the official report, was $456,000. The report states that on April 19 the refugees,

most of whom went to Oakland and adjoining communities, left San Francisco at the average rate of 70 per minute. There is no report from any other transportation company. The 226,000 passengers carried to points around the bay included some thousands of persons that crossed more than once, many to go back and forth daily on public or private business, others, a considerable number, to view the fire and ruins.

On April 25, a committee on transportation was organized informally by the officials of the various railroads and the men in charge of relief work, in order to prevent an abuse of free transportation. The new committee, which was recognized as authoritative by the Citizens' Committee, had for chairman William Sproule of the Southern Pacific Railroad, for secretary and executive, Oscar K. Cushing. On April 26, a transportation bureau was opened in a small office on Fillmore Street near Franklin Hall. The secretary was given power to issue orders for passes and part-rate tickets, which because of his experience in railroad business and in social work he could be relied upon to do with discretion. Each applicant in the long file which day by day stretched down Fillmore Street and around the corner to Sutter, a perplexed, restless file of men, women, and children, eager to be out of the city, was interviewed personally by him to determine whether the applicant were able to pay any part of his fare, whether the best way to restore him to self-support was to grant him transportation, and whether he would be a charge upon the community to which he wished to go. When letters of recommendation or personal interviews failed to give the information desired, a quick investigation was made. If the applicant were able he paid something toward his ticket but never more than at the rate of half fare.

On May 10 the railroads stopped the issue of free and reduced rate tickets as a relief measure. This marked the end of the second short period of regulated free transportation work. A week later, on May 18, the transportation work was merged with that of the Bureau of Special Relief and Rehabilitation,* and when Mr. Cushing became executive head of the joint work no material change was made in the method of caring for transportation cases.

* See Part I, p. 14.

During the third period, beginning May 10, the period of united effort, the committee guaranteed to pay in certain cases reduced railroad rates, at first a half-fare rate, later a one-cent-a-mile rate. The railroads in their discretion gave in other cases free passage provided the committee made a brief statement of the circumstances of the applicant with a recommendation for free passage.

When the permanent Rehabilitation Committee was organized, July 2, 1906, the transportation bureau was again merged, which marked the beginning of the fourth period of its work, the period of completed organization. During the fourth and last period, which ended June 2, 1908, when the last transportation grant was paid, the transportation methods held unchanged with but occasional variation of rates and with a rapidly decreasing number of cases to be considered.

The relative importance of the transportation work to the other rehabilitation work, on the basis of the number of individuals concerned, steadily decreased from one-half in the first two weeks to about one-eighth in the middle of July.

Many a case was brought to the attention of the Committee by a distant relative or friend. For instance, a man wrote from a little town in Illinois as follows:

"Dear Kind Friend,—I have an aunt by the name of ———— ————. You will do me a favor if you will send Mrs. ———— to Chicago, Ill. I would send the money to pay fare but as I have not got it to spare I cannot do it. I hope you will be kind-hearted enough to send her to Chicago. Also arrange to get her meals on the train for her. You can call on her, Mayor Schmitz, at ———— and have a talk with her. Please get my Aunt Clara to come back if you can do so.———— If there is anything I can do for your City please let me know and I will try and help you folks at once. There are tears in My eyes as I think of the beautiful City you once had that is now in ashes. Reply at once."

"Aunt Clara" could not be found.

An inquiry addressed to a man in whose behalf the Committee had been asked for help by a Chicago clergyman brought this terse and satisfactory reply:

"Dear Sir,—We are no longer in need of relief and we do not desire transportation to Chicago. I have so informed Rev.————"

Vague plans, or plans that did not commend themselves, led to refusal. There were, for instance, a man who thought he would like to try his fortune in Nome; a Syrian who had an idea he might get on better in Portland, Oregon, though he had no relatives there and no prospect of work; a Scotch Australian with a large family, known to the Associated Charities for years, who looked hopefully to Australia, though he had left it because he was a failure there; two girls, domestic servants, who wanted to go back to Ireland because they "were afraid of the shakes"; an old man whose only reason for returning to Europe was his desire to see his son ordained a priest; a widow, "saleslady" by occupation, who asked to be sent to Los Angeles on the strength of a letter from a friend, apparently a traveling man living in a hotel, whose mildly expressed concern for her welfare she took as a promise to provide a home. A stonemason wanted to leave his family without resources and try his fortune in Canada. A man whose family had been sent to Massachusetts in the early days to leave him free to get a start got tired of trying and wanted to join them. Another man merely wanted to go away on a visit, leaving his family behind. After the middle of June, requests that wife and children be sent away for a visit while the man stayed behind at work, were refused, though in the abnormal conditions of the earlier days they were frequently allowed. In a considerable number of cases, as of carpenters, shoemakers, domestic servants, and laundresses, transportation was refused because it was known that nowhere else in the country was the opportunity so good for work and good pay in those occupations.

In looking over the records one finds many reasons given for leaving San Francisco. Jewelers, inventors, masseurs, hair dressers, producers of "art work," said they could find little demand for their services in the first few weeks after the fire. Acrobats, mental science lecturers, teachers of elocution, music, Hebrew, religion, and higher mathematics, could find no one to demand their teaching. Saloonkeepers and barmen had lost their shops through the closing of the saloons, and when they opened July 5, conditions would be hard because a higher license was to be asked. It seems like a jest of fate that at a time when thousands of people were living in tents a tent-sewer could find

no occupation. It also seems curious that physicians and nurses should have wished to leave the city, but it is a fact that the demand for their services was decreased rather than increased by the disaster. Physicians suffered perhaps as much as any other class of persons, for they lost not only their offices, libraries, and instruments, but also a large proportion of their patients,—the profitable, well-to-do ones left town, and the poorer ones were stimulated by the out-of-door life, plain food, or by necessity, into unusual good health.* Bakers, grocers, and lodging-house keepers asked for transportation because, though there was a demand for their services, they had no capital with which to make a new start. Tailors, dressmakers, milliners, printers, and a number of others could not, or would not, wait for the demand which came for them a few weeks later. In the middle of May, for example, it was thought that ladies' tailors could not expect to make a living for six months; early in June employers could not begin to get the number they wanted. In but few cases could lack of occupation be accepted as the sole justification for leaving the city. Carpenters and laborers who could not get work in San Francisco in June could hardly be expected to get it anywhere.

Sickness was a reason for transporting some of the refugees. A man who had been hurt in the earthquake was sent to relatives as soon as he was able to leave the hospital. Another man, whose little store had been wrecked by the earthquake, he himself injured, and his wife and one child killed, was sent to his sister in Chicago, his other children having been provided for by a charitable organization. A woman suffering from cancer was taken to her sister in Brooklyn by a nurse who was also being assisted to reach her destination. It was not uncommon in the earlier days to find a woman so nervous that her physical condition was a menace to the prospects of her family. One such woman would not allow her husband to do any regular work; another was so irritable that desertion seemed imminent. In such a case as the last the only hope of saving the family seemed, paradoxically, to

* In Part IV the chapters which discuss condition and status of families in camp cottages, and of those who took advantage of the bonus and loan plans, show that the handicap of ill health was heavy after the first few months.

lie in temporary separation. More than one woman who begged to be sent away for a visit was told, "We are doing this, you understand, because we are sorry for your husband and want to give him a chance to get on his feet here; but please encourage him by writing every week." The policy, in spite of these instances, was definitely laid down that families should be kept together.

There were numerous examples of that re-distributing of responsibility for dependents which takes place when losses come to families individually. An aunt or grandmother in Nevada or Missouri or New York would offer to take care of a little boy or a young girl, in order to relieve the family in San Francisco. An epileptic woman whose daughters had lost their work on account of the fire was given a home by a cousin in Massachusetts. This cousin, with unnecessary caution, wrote to the woman: "I will not let him (Dr. Devine) know you have any daughters—only that you are without a home and in poor health." A woman had been visiting her married daughter in San Francisco, and the daughter, after the fire, could neither entertain her longer nor pay her fare home. Still another instance was that of a Roumanian, seventy-seven years old. He had had a home with his granddaughters for the previous two years, but they were burned out and his only refuge was the old home in Roumania. Unfavorable surroundings as a reason for granting transportation may be illustrated by the case of a young girl who had been living in a basement with twenty refugees, men and women. She was sent to her father in Ohio.

The willingness of relatives and friends to receive refugees determined the transporting of a large number of persons. The letters that found their way to the files of the Rehabilitation Committee as evidence that the would-be travelers would not be unprovided for at the end of their journeys form a unique body of testimony. They give a glimpse of those obscure wells of charity in which we all believe, on account of frequent individual instances, but into whose depths we are seldom allowed to look. The open-hearted offers of hospitality that went out from humble homes all over the country were, in fact, a contribution to the relief fund, though they found no place in the list of donations,

the quality of their mercy being too subtle. They may be given recognition by a few quotations from many letters:

From Delancey Street, New York, to a Jewish tailor with a wife and six children:

My dear brother,—I have received your letter, also dispatch, and in spite of all my efforts I send you only ten dollars. I cannot send you more for the present. I advise you to come over as soon as you can with your family, on my responsibility, as there are plenty of work for you. Don't spend the time with nothing but come as soon as you possible can.

From a woman in Council Bluffs, to her sister:

You must and had better come here. J———— can work at his trade here and you can stop with us until you can do better.

From a little California town:

My dear cousin,—I am awfully sorry to hear you and all the family lost everything. But let you and Jennie and all the family come right up and stop with us. You will want for nothing as we have plenty for all and as many more. Hoping you will come right away,————.

From a Russian woman in Chicago:

Beloved sister,—You shall not think about anything but come to Chicago————. You shall not worry about anything. Everything will be provided for you when you arrive here. You shall also get work.

A mother in Michigan wrote to her daughters, who had been in domestic service:

Girls, for my part I wouldn't have any desire of living side of the Pacific ocean any longer and you know we would feel better to have you back here with us.

Another Michigan letter, from the brother of a refugee:

I want you to come with all your family and share our home until you get all rested up and see what is best to be done. Old frozen Michigan ain't the worst place after all.

A woman in Spokane who offered a home to a friend and her little girl wrote, with a naïve appreciation of her own gener-

osity and of the happy combination of disposition and circumstances to which she was able to refer:

I write to extend my sympathy to you and you know I have a big heart and a large house and would be only too glad to have you come and stay with me as long as you want to and it would not cost you one cent.

A man in Nevada who had secured work for a former business associate, wrote to him:

Through the kindness of friends (and I may say myself), we have furnished you and wife with a home furnished complete, so if you can get means to come up you will be O. K., as your rent is paid for a couple of months.

There could be no doubt that the boy whose mother in Los Angeles had found work for him, and who wrote him as follows, would be looked after:

A Mrs. T——— to whom I appealed for you gave me as a loan on the sly five dollars for your fare down, which must be returned as soon as possible so please do not use it unless you fail to get a pass.

Some friends in southern California offered a home to three sisters, working girls:

If you can get passes, which no doubt you can by applying to Mayor Schmitz, as I have written to him, asking for you, come down and stay with us for as long as you wish. We have a house in our yard which we can fix up for you without any inconvenience to us. You can live there as long as we stay here.

The great majority of these people who were assisted to leave the city seem to have been those that could easily be spared from San Francisco during its period of reconstruction. They were, on the whole, lacking in physical vigor or in mental qualities of courage and initiative, or in attachment to their city. They did, however, give the impression that, under less exacting circumstances, they would have been able to get along creditably. It seemed fair to expect that in nearly all the cases the substitution of a more favorable environment would have results so satis-

factory as to justify transportation as a rehabilitation measure, while the burden of dependence, whatever it might be, would be so distributed as not to bear heavily in any one place. The policy of those responsible for decisions was not to send to other cities persons that were likely to become dependent on charity. The transportation agreement of the charity organization societies of the largest cities was respected. The prompt answers to telegraphic inquiries given by all the eastern cities was a very important help. It was reassuring to find that the plan that was satisfactory in ordinary times proved indispensable in the emergency.

For the second period of the work of transportation, which seems to represent about the average, Table 13 is given.

TABLE 13.—DESTINATION OF PERSONS SENT FROM SAN FRANCISCO BY THE TRANSPORTATION COMMITTEE, FROM APRIL 26 TO MAY 10, 1906, INCLUSIVE[a]

Destination	PERSONS SENT TO DESTINATION SPECIFIED			
	Men	Women	Children	Total
California	122	541	379	1,042
Oregon	28	103	40	171
Washington	20	85	57	162
Colorado	11	46	35	92
Nevada	2	40	11	53
Utah	9	26	11	46
Montana	5	13	13	31
Arizona	4	8	..	12
Idaho	2	3	3	8
Wyoming	..	3	..	3
New Mexico	..	1	..	1
East (including Europe)	188	553	322	1,063
Total	391	1,422	871	2,684

[a] Compare date with date given in heading of Table 12. "April 26" appears in official reports as included in each of the first two periods, and probably was actually so included.

These figures are based, not on a study of individual cases, but on lists and registers kept by the various committees in charge of transportation. Although they probably are not absolutely

correct, they are sufficiently exact for the present purpose. The term Pacific States in the following table includes the tier of states from Montana to New Mexico; all east of them is called East. Alaska and British Columbia destinations are included in Pacific States, and eastern Canadian and European points are included in East. The number of persons sent to such points was very small.

The following table shows the number carried for all periods, exclusive of those carried to suburban points.

TABLE 14.—PERSONS SENT FROM SAN FRANCISCO, BY PERIOD AND BY GENERAL DESTINATION, APRIL 26, 1906, TO JUNE, 1908[a]

Period	Total number of persons sent	PERSONS SENT TO				Average number of persons sent per day
		California points	Other Pacific States	East (including Europe)	Other foreign points	
1906						
2d Apr. 26–May 10	2,684	1,042	579	1,063	..	179.0
3d May 11–Jun. 30	1,015	212	193	609	1	20.0
4th July	365	97	70	193	5	11.8
August	350	221	23	106	..	11.3
September	90	32	3	55	..	3.0
October	128	13	45	57	13[b]	4.1
November	77	10	2	13	52[b]	2.6
December	37	11	3	17	6	1.2
1907						
January	37	7	6	19	5	1.2
February	31	6	7	18	..	1.0
March	21	3	3	10	5	[c]
April	22	9	3	10	..	[c]
May	8	1	4	3	..	[c]
June	3	..	1	2	..	[c]
July	4	..	..	4	..	[c]
December	2	..	..	2	..	[c]
1908						
June	2	..	..	2	..	[c]
Total	4,876	1,664	942	2,183	87	

[a] Exact information relative to the number of persons sent from San Francisco during the first period, from April 18 to April 26, and their destination, is not available. The figures showing the number of and destination of persons given free transportation by the Southern Pacific Railroad are given in Table 12, p. 58.

[b] Sent to Porto Rico in October, 9; in November, 50.

[c] Fewer than 1 per day.

TABLE 15.—TERMS OF TRANSPORTATION OF PERSONS SENT FROM SAN FRANCISCO IN SECOND AND THIRD PERIODS

Terms of transportation	PERSONS TRANSPORTED			
	April 26 to May 10, inclusive		May 11 to June 30, inclusive	
	Number	Per cent	Number	Per cent
Carried free by railroads	2,096	78	136	13
Low rate paid by Applicant	588	22	188	19
Committee	..	..	597	59
Applicant and Committee jointly	..	..	94	9
Total	2,684	100	1,015	100

TABLE 16.—DESTINATION OF PERSONS SENT FROM SAN FRANCISCO IN SECOND AND THIRD PERIODS

Destination	PERSONS SENT TO DESTINATIONS SPECIFIED			
	April 26 to May 10, inclusive		May 11 to June 30, inclusive	
	Number	Per cent	Number	Per cent
California points	1,042	38.8	212	20.9
Other Pacific Coast states	579	21.6	193	19.0
East	1,063	39.6	609	60.0
Various foreign points	..	..	1	.1
Total	2,684	100	1,015	100

TABLE 17.—VALUE AT REDUCED RATES OF TRANSPORTATION FURNISHED THROUGH THE COMMITTEE

Terms of transportation	VALUE OF TRANSPORTATION FURNISHED		
	May 11 to June 30, 1906	July 1, 1906, to June 2, 1908	Total
Paid by applicant . . .	$4,987.27	$585.47	$5,572.74
Paid by Committee . . .	10,878.32	30,921.70	41,800.02
Estimate of contribution by railroads	42,369.40	5,015.70	47,385.10
Total	$58,234.99	$36,522.87	$94,757.86

5. PROVIDING SHELTER

In April in San Francisco, the weather being temperate and dry, shelter for the homeless may properly be considered an easy third in order of importance in the supplying of relief. The first night after the earthquake the people who had been driven from their homes by fire or by fear of another shock, sought rest in the public squares and parks, in vacant lots and in military reservations. Bedding was the necessity carried from their homes by many refugees who expected to return to them after the danger was past. Each family took possession of the first spot available. The more fortunate separated themselves from other families by means of trunks or boxes, or by a sheet or blanket thrown over a pole that rested on two stakes driven into the ground. As the hours passed a few real tents were secured, and shacks were made out of loose boards, tin cans, and sheet iron. Soon, tents from the army stores and from private sources were provided in increasing numbers and were set up with varying degrees of order.

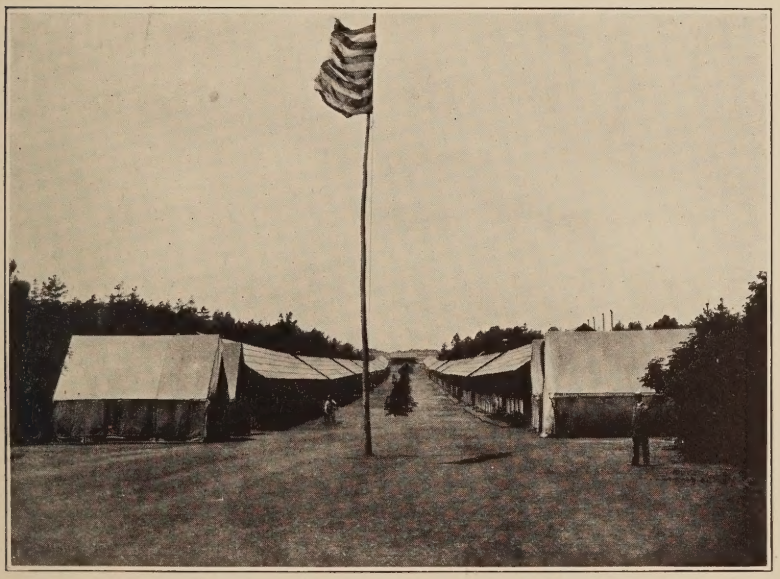
Two hundred thousand persons came out from the burned district homeless, of whom possibly 75,000 left the city. These latter are included in the number of refugees that sought transportation, as shown in the preceding section. Shelter was found in some parts of the city for a large number through the hospitality of friends or strangers, through payment for lodging in cash or credit, or through the use of unoccupied houses. Two thousand persons found shelter in vacant houses through the efforts of the police. The capacity to house the needy was swelled by the use of base-

ments, attics, and barns. The number of the homeless was increased to some extent by the general rise in rentals, which was great in certain parts of the city and which forced a small number of people into the ranks of applicants for shelter. During the first two weeks perhaps a thousand persons had no shelter but what they could find in the burned district amid the ruins or on wharves.

Tents were provided in the first days by voluntary agencies, by the sub-committee on housing the homeless, by the army, and by the American National Red Cross. The first named committee, which was one of those hastily appointed by the Citizens' Committee immediately after the disaster, also built barracks. It set to work with great energy, but with complete independence of any other committee, especially of the Finance Committee and of the committees on relief of the hungry and on transportation, whose work it therefore overlapped. It appointed another sub-committee, on roofing the homeless, which canvassed the city for vacant houses and rooms and then induced but few persons to make use of its finds. It formulated plans for the construction of two permanent camps and made recommendations to the army to place all the homeless in Golden Gate Park, to which park it had as early as April 20, assisted by an army officer, hauled lumber for the building of barracks, for the flooring of tents, and for latrines.

This committee was discharged from duty, on request of its chairman, two weeks after its appointment, but its members continued to incur unauthorized expense for at least four weeks longer. The committee made such a fine showing for speed that its work got ready recognition, speed in those first days being at a premium; but its lack of deliberation led to the embarrassment of the relief authorities. The barracks could not be connected with street sewers because they were situated on low ground, so later there was difficulty in disposing of waste and surface water. One of the camps, Camp 6, could not be given fire protection, and both camps had to have heavy additions made to the initial expenditures to secure greater privacy and protection against drafts. In them the refugees were brought into an association so close as to be either demoralizing or humiliating. Both camps would probably soon have been closed if the authorities had felt justified in abandoning them after the large

An administration headquarters



Camp No. 6, The Speedway, showing barracks

CAMPS IN GOLDEN GATE PARK

expenditure made. The initial mistake was to erect barracks during the emergency period. Tents, which the army and the American National Red Cross stood ready to provide, were much more practical. They could be moved at small expense from place to place, and until the rainy season set in they furnished sufficient shelter. Tents, not barracks, were the need of the emergency period.

The two barracks built in Golden Gate Park by the committee on housing the homeless were No. 1, known later as Camp 5, near the Children's Playground, and No. 2, known later as Camp 6, or the Speedway Camp. Camp 5 consisted of 18 buildings with 16 two-room apartments in each, separated by a partition only 8 feet high. The rooms were 10 feet square—a front room with a window and a door and a rear room with no window or outside door. Camp 6 was of the same type of construction and consisted of 10 barracks and separate buildings for hospital, laundry, and other general purposes. The barracks of Camp 5 were occupied from the first of May to the middle of December; those of Camp 6 from June 1 to the latter part of August of the following year.

As late as the end of May General Greely reported that he could not get sufficient data on which to base housing recommendations. The first registration had shown that a little over a fourth of the applicants to the food stations were living at the same address when they were registered as on April 17, the day before the earthquake. In a few cases these people were no doubt housed in tents or shacks on the site of their burned homes. But most of them had not lost their homes or personal effects, though they had been affected by the disaster in other ways. They had lost their work, or had suffered some injury in health from the shock, or, merely demoralized by the general confusion and the abundance of free provisions, had assumed a mental attitude of dependence not really justified. Most of this last class, to be sure, did not survive the registration, but there were no doubt some who were not weeded out until after the canvass had been made. Sixteen per cent more are known to have been living in houses at the time of the registration, but as their addresses on April 17 were not given, it is impossible to know whether or not they had been driven out of their homes by the disaster.

TABLE 18.—HOUSING OF REGISTERED FAMILIES, BY CIVIL SECTIONS, MAY, 1906. NUMBERS

Residence at time of registration	NUMBER OF FAMILIES HOUSED AS SPECIFIED IN CIVIL SECTIONS							Total
	I	II	III	IV	V	VI	VII	
Same as on April 17 .	856	225	572	1,105	197	424	1,955	5,334
Tent or shack . .	741	79	1,407	272	1,082	467	317	4,365
A house different from that of April 17 .	640	294	669	924	681	945	2,168	6,321
A house; uncertain whether the same as or different from that of April 17 .	336	191	329	257	215	999	804	3,131
Total whose addresses in May were given	2,573	789	2,977	2,558	2,175	2,835	5,244	19,151
Addresses in May not given . . .	17	24	120	19	45	41	21	287
Total registration	2,590	813	3,097	2,577	2,220	2,876	5,265	19,438

TABLE 19.—HOUSING OF REGISTERED FAMILIES, BY CIVIL SECTIONS. PERCENTAGES, BASED ON THE TOTAL NUMBER OF FAMILIES WHOSE ADDRESSES IN MAY, 1906, WERE GIVEN

Residence at time of registration	PER CENT OF FAMILIES HOUSED AS SPECIFIED IN CIVIL SECTIONS							Total
	I	II	III	IV	V	VI	VII	
Same as on April 17 .	33.3	28.5	19.2	43.2	9.1	15.0	37.3	27.9
Tent or shack . .	28.8	10.0	47.3	10.6	49.7	16.5	6.1	22.8
A house different from that of April 17 .	24.9	37.3	22.5	36.1	31.3	33.3	41.3	33.0
A house; uncertain whether the same as or different from that of April 17 .	13.0	24.2	11.0	10.1	9.9	35.2	15.3	16.3
Total whose addresses in May were given	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Less than a fourth of the 19,438 registered* were living in tents or shacks. These 4,365 families or parties included some

* See Table 7, p. 45.

19,000 individuals. As the population of the "official camps"* outside of Golden Gate Park (which was not included in the registration) was less than 8,500 at the time, and as it was wellknown that some of the people in the permanent camps were already providing their own food, it is evident that in the early days of May about one-half of the registered tent and shack dwellers were in the unofficial, unsupervised camps and isolated makeshifts for shelter which were one of the most difficult problems of the situation. The registration card did not ask what the character of the dwelling was, and for this reason, as has already been said, the proportion of persons in tents and shacks was no doubt understated, since the description given by the enumerator of the "permanent location" of the family may not always have suggested, when it should, a tent or a shack to the tabulator.

In May about a third of all were living in houses which were not their homes on April 17. These families, together with those who were living in tents and shacks, made up 55.8 per cent of the total. Considerably over half, therefore, of those who were receiving rations in the middle of May had presumably been burned out of their homes, or "shocked out," as one of them put it. Many of those who had found house shelter were living under very unfavorable conditions. Overcrowding does not show on the registration card, and bad sanitary conditions can only be guessed at. In 206 cases it was stated that the "house" was a basement or rear building; occasionally it was a barn.

The seven civil sections* naturally present contrasts in the matter of housing conditions. In Section VII only 6 per cent of the refugees were living in tents or shacks, while in Sections III and V almost half of them were. Section VII shows the highest percentage of families in houses to which they had moved after the fire, and Section IV is not far behind. The facts which come out about Section IV at first seem curious. Although it included about half of the burned area, it had the highest percentage of families living in the same place as on April 17. The unburned part of Section IV at the time of the fire probably was more thickly populated than any equal area in the city, for in other sections there were great areas either not built upon or occupied by fac-

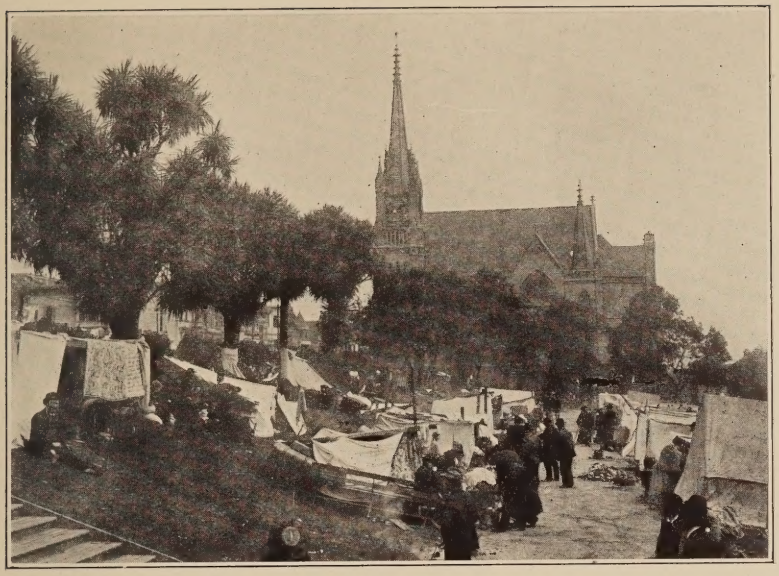
*See Part I, p. 78 ff. † For section boundaries, see map opposite p. 3.

tories, etc. This was practically one solid residence section filled mostly with flats and populated by persons employed chiefly in adjacent parts of the burned district, who thus lost employment, if not property. Although it contained several permanent camps, only 10.6 per cent of those who were receiving rations were living in tents or shacks. It is probable that 43.2 per cent who were living "at the same address" included a number of Italians on Telegraph Hill who were already back on the same house lot, though in shelters improvised from tarpaulins, boards, sheets of tin, corrugated iron, and other possible, though unusual, building materials. Most of the Italians and others who lived about Telegraph Hill had taken refuge, however, in Section III, in which a part of the Italian quarter lay.

Section V shows the condition that would be expected in both IV and V,—half the refugees in tents or shacks, only a small percentage at their former addresses, and the rest crowded into the housing accommodations nearest to their old homes. It would have been interesting to tabulate the distance between the two addresses, but this would have involved so much labor that it could not be undertaken.

The nationality of the head of the family was given in 14,963 cases, over three-fourths of all. Over two-fifths of these were native Americans; nearly one-half were Germans and Austrians, Irish, Italians, English and Scotch, and Scandinavians, of numerical importance in the order indicated; and the rest represented many different countries. The facts are shown in Table 20.

It is not possible to compare these figures closely with the nationality of the population of San Francisco as given in the United States Census of 1900, because the census figures are for individuals, while these are for families, the nationality of the family being inferred from the nationality of its head. In the census figures the native born children of a German or Irish father appear as born in the United States, while in the refugee figures such a family group appears as a unit among the foreign born. In this way it is evident that if the refugee figures could have been made up on the same basis of individuals instead of families, they would have shown a considerably higher proportion than they do of native born, and a correspondingly lower propor-



Shelters of sheets and quilts

Tents and shacks

EARLY SHELTERS IN JEFFERSON SQUARE

TABLE 20.—NATIONALITY OF POPULATION OF SAN FRANCISCO IN 1900, COMPARED WITH NATIONALITY OF HEADS OF FAMILIES AMONG REFUGEES IN 1906

Country of birth	POPULATION OF SAN FRANCISCO, 1900—INDIVIDUALS OF EACH SPECIFIED NATIVITY		REFUGEES, 1906—HEADS OF FAMILIES OF EACH SPECIFIED NATIVITY	
	Number	Per cent	Number	Per cent
United States	225,897	66.0	6,229	41.7
Germany and Austria	37,035	10.8	2,264	15.1
Ireland	15,963	4.7	2,140	14.3
England and Scotland	11,956	3.5	972	6.5
China	10,762	3.1	20	0.1
Sweden, Norway, Denmark	9,591	2.8	709	4.7
Italy	7,508	2.2	1,208	8.1
Canada	5,199	1.5	167	1.1
France	4,870	1.4	400	2.7
Switzerland	2,085	0.6	104	0.7
Japan	1,852	0.5	31	0.2
Russia	1,511	0.4	125	0.8
Mexico	1,459	0.4	75	0.5
Australia	1,096	0.3	24	0.2
Other countries	5,998	1.8	495	3.3
Total	342,782	100.0	14,963[a]	100.0

[a] Total number of families for whom the nationality of the head of the family was given; in 4,475 cases this information was omitted.

tion of nearly all the foreign nationalities. Possibly the native born children of foreigners would raise the percentage of native born among the refugees to an even higher percentage than they had in the total population of the city. A few comparisons, however, it is safe to make. The Irish and Italians are represented much more strongly among the refugees than their proportions in the population would require; while on the other hand, a population of over 10,000 Chinese* was represented by only 20 families drawing rations. In Table 20 the nationalities are arranged in the order of their importance in the population of the city in 1900. Only the first three groups maintained the same relative position among the refugees.

* See Part I, p. 95.

TABLE 21.—NATIONALITY OF HEADS OF FAMILIES AMONG REFUGEES, BY CIVIL SECTIONS, MAY, 1906. NUMBERS

Country of birth	NUMBER OF HEADS OF FAMILIES OF EACH SPECIFIED NATIONALITY IN CIVIL SECTIONS							Total
	I	II	III	IV	V	VI	VII	
United States	1,015	354	790	1,106	736	177	2,051	6,229
Germany, Austria	331	85	264	413	289	158	724	2,264
Ireland	234	80	228	249	432	169	748	2,140
Italy	66	14	698	59	90	114	167	1,208
England and Scotland	169	48	103	133	125	61	333	972
Sweden, Norway, and Denmark	78	39	88	51	108	113	232	709
France	95	11	79	46	27	31	111	400
Canada	24	9	12	31	10	6	75	167
Russia	11	10	7	28	29	6	34	125
Switzerland	18	2	28	9	11	8	28	104
Mexico	24	..	42	3	3	1	2	75
Japan	6	..	11	11	..	..	3	31
Australia	3	2	3	2	6	1	7	24
China	3	2	9	6	..	..	..	20
Other countries	57	15	142	105	46	56	74	495
Total	2,134	671	2,504	2,252	1,912	901	4,589	14,963
Unknown	456	142	593	325	308	1,975	676	4,475
Grand total	2,590	813	3,097	2,577	2,220	2,876	5,265	19,438

TABLE 22.—NATIONALITY OF HEADS OF FAMILIES AMONG REFUGEES, BY CIVIL SECTIONS, MAY, 1906. PERCENTAGES BASED ON THE TOTAL NUMBER OF CASES IN WHICH INFORMATION AS TO NATIVITY WAS AVAILABLE

Country of birth	PER CENT OF HEADS OF FAMILIES OF EACH SPECIFIED NATIONALITY IN CIVIL SECTIONS							Total
	I	II	III	IV	V	VI	VII	
United States	47.5	52.7	31.6	49.1	38.6	19.6	44.6	41.6
Germany, Austria	15.5	12.7	10.5	18.3	15.1	17.5	15.8	15.1
Ireland	11.0	11.9	9.1	11.1	22.6	18.8	16.3	14.3
Italy	3.1	2.1	27.9	2.6	4.7	12.7	3.6	8.1
England, Scotland	7.9	7.2	4.1	5.9	6.5	6.8	7.3	6.5
Sweden, Norway, and Denmark	3.7	5.8	3.5	2.3	5.6	12.5	5.1	4.7
France	4.5	1.6	3.2	2.0	1.4	3.4	2.4	2.7
Other countries	6.8	6.0	10.1	8.7	5.5	8.7	4.9	7.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

The distribution of nationalities varies somewhat in the different sections. Sections III and VI have a considerably smaller proportion of native born than the others. Italians are conspicuously prominent in Section III and Irish in Section V. Germans and Austrians are relatively most numerous in Sections IV and VI, and least numerous in Section III; the proportion of Italian families is less than 5 per cent in all sections except III and VI; the proportion of Irish varies from 9 per cent in Section III to 23 per cent in Section V. In Section VI the nationality of over two-thirds of the families was not given, and in Section II, as has been explained, the registration was not representative of the total body of refugees within its boundaries.

The number of persons registered as having been provided with shelter was but a part of the whole. The estimated number of persons who were living in shacks and barracks on June 1 was 40,000* according to the census taken by General Greely; 42,000 according to the Southern Pacific Railroad; 39,000 according to a computation made for this Relief Survey.† Of this last number, 34,000 were in tents, 5,000 in barracks and rough shacks. There was a slight increase in the camp population in late May and in June, due to the return of refugees from Oakland and other points, but apart from this accretion the camp population was subject to slight variation.

The first of June a San Franciscan wrote to *Charities and the Commons*‡ an account of conditions, which gives a picture of what life in the camps meant to some of the refugees:

"The courage and energy of the population of San Francisco in the face not only of disaster but of extreme terror and sudden homelessness has not been exaggerated, but to a great many the full effect of the strain is not even yet apparent. The discomforts of living, in spite of adequate relief, are very great. Wind and fog—for the weather has been unusually

* It must be borne in mind that the figures taken from the first registration covered but a part of the camp and shack population.

† Computation made on the basis of the number of tents issued by the army, the proportion of tents obtained from other sources and in use at the end of June, and the average number of persons to the tent.

‡ Smith (Coolidge), Mary Roberts: Relief Work in its Social Bearings. *Charities and the Commons*, XVI : 311 (June 2, 1906).

cold for a month, dust unspeakable, cooking out of doors in camps and streets, lack of water for toilet appliances, the incessant boiling of water and milk for fear of fever, absence of light and means of transportation for some time—in short, the total uprooting of all the ordinary habits of life, is bearing more and more heavily on the women and children. Schools are closed, thus turning thousands of children literally into the ruined streets. It is now proposed to have a vacation school in Golden Gate Park for the children in camps there, but this is only a very small part of the whole number.

"And for those who stay by the city much of this discomfort will go on for several months to come. That under such circumstances men and women become apathetic and lose pride and self-respect when they can no longer endure the strain of petty hardships, is not surprising. Archbishop Riordan, on his way to the scene of the disaster, is said to have predicted, as the worst effect of it, the deterioration of health and character which would be its inevitable result upon those who are not of the exceptional stuff of which heroes and pioneers are made."

The Official Camps

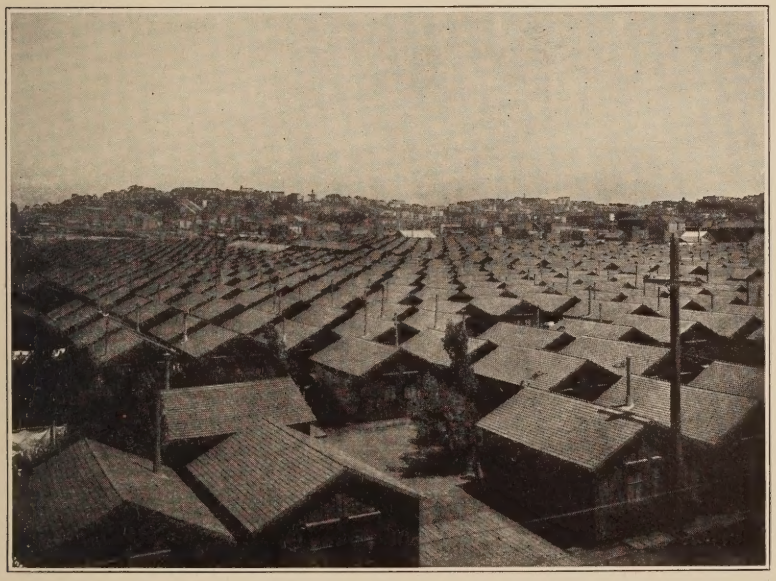
The army had control of some camps from the beginning and gradually assumed charge of others until 21* camps were under military discipline. These camps became known by the rather misleading title of "permanent camps." The first to be brought under army control were four situated in the Presidio, three in Golden Gate Park, one in Harbor View, and one in Lobos Square.

During May the Franklin Square camp, those at Fort Mason, and at 19th and Minnesota Streets were taken over by the army. Early in June the camps in Jefferson Square, Lafayette Square, Mission Park, Duboce Park, Hamilton and Washington Squares were added, and in July, Alamo Square, Precita Park, and Columbia Park. Each camp was in charge of a camp commander, who according to the size of the camp, had on his staff clerks, foremen, laborers, and a nurse for the hospital department.† One or two of the larger camps had a camp carpenter. Plumbing and carpentry for the smaller camps were done by mechanics from headquarters.

* For complete list of official camps, dates of opening and closing, and maximum population, see Appendix I, p. 404.

† See Part I, pp. 90–91.

Tent camp, opened May 9, 1906



Cottages

Camp No. 9, Lobos Square

During July and August the tents in the permanent camps were floored. Buildings were put up in each camp containing latrines and wash and bath-houses with hot and cold running water.

The unofficial camps, whose moral and sanitary condition was very unsatisfactory, harbored a large number of refugees. As late as September 1, 1906, their estimated population was from 10,000 to 15,000. The Finance Committee had tried to have the campers move into the official camps, but had failed because the police department, which was the only authority that could eject, was unwilling to remove any large number of persons. The police, of course, reflected the attitude of the general public, which seems to have classed as official, though it was not recognized as such by the Finance Committee, a large independent camp, which was a private business venture, renting land to refugees on which they might erect their own tents. General Greely, as has been described,* had tried to induce removal to the official camps. The importance of having all camp life under military discipline can be readily appreciated when one considers how difficult under any auspices it would be to give sanitary and moral protection to a large body of persons living under abnormal conditions.

The three essentials for camp tenants laid down as rules by General Greely were decency, order, and cleanliness. The camp commanders tried to get rid of the disorderly element as far as they could without causing hardship to others. When a person was ejected from one camp all other camps were notified and he was not allowed to enter any of them.

The following statement of the number of ejectments from May, 1906, to January, 1908, shows that there was constant attention to this problem. The dashes which appear in the columns representing ejectments, opposite June, 1906, and February and March, 1907, indicate that no ejectments were reported for these months, though it is probable that ejectments which were not reported occurred in the months mentioned and in the months between January, 1908, and the close of the relief work.

* See Part I, p. 44.

TABLE 23.—EJECTMENTS FROM CAMPS DURING THE ENTIRE PERIOD OF THE RELIEF WORK, BY MONTHS

Month and year	Ejectments	Month and year	Ejectments
1906 May	18	1907 April	1
June	..	May	26
July	5	June	11
August	108	July	27
September	75	August	23
October	43	September	10
November	60	October	10
December	35	November	5
1907 January	15	December	4
February	..	1908 January	12
March	..		
Total ejectments for period	488		

Reasons for ejectments, as stated by the camp commanders, and the number of ejectments for each reason or group of reasons, are shown in Table 24.

TABLE 24.—REASONS FOR EJECTMENTS FROM CAMPS DURING THE ENTIRE PERIOD OF THE RELIEF WORK

Reason for ejectment	Ejectments
Drunkenness	148
Drunken and disorderly conduct	133
Disturbance of the peace and disorderly conduct	74
Immorality	14
Refusal to pay rent	12
Refusal to work in camp	10
Vagrancy	9
Assault	5
Stealing and burglary	4
Miscellaneous reasons	48
Reason not stated	31
Total	488

Where the first cottages were built, September, 1906

CAMP NO. 20, HAMILTON SQUARE

Table 25 shows the total population of the official camps for each month from May, 1906, to June, 1908, inclusive.

TABLE 25.—POPULATION OF OFFICIAL CAMPS, EXCLUSIVE OF INGLESIDE MODEL CAMP, FROM MAY, 1906, TO JUNE, 1908, INCLUSIVE

(The figure given for each month is the maximum daily total)

Month and year	Persons sheltered	Month and year	Persons sheltered
1906 May	13,170	1907 June	17,592
June	17,274	July	17,300
July	17,959	August	15,785
August	18,356	September	11,424
September	18,305	October	8,916
October	15,558	November	5,331
November	13,969	December	3,367
December	14,245	1908 January	1,760
1907 January	14,616	February	1,700
February	15,149	March	1,392
March	16,447	April	1,321
April	17,223	May	1,230
May	17,524	June	948

Although the data available for determining the character of the camp population are incomplete, from the weekly reports of the camp commanders we can derive figures which probably represent a fair average of the conditions. It appears that from September to December, 1906, about 39 per cent of the persons sheltered were men, about 31 per cent women, and about 30 per cent children. Approximately 55 per cent of the members of the camp population were at work. The proportion of persons who were at work was about 89 per cent among the men, about 39 per cent among the women, and about 25 per cent among the children.

The large percentage of men who were working is worthy of notice. There were numerous complaints during the existence of the camps that these were harboring a large number of idle, shiftless men. Those who offered such criticisms failed to take into account that there is even in normal times a considerable percentage of unemployed men who spend much of their time in public places. A part of the apparently well and able-bodied were in reality incapable of much work, and others though apparently unemployed were night workers. When the haunts of the idle were

covered with ashes, it is hardly strange that they should have been found in numbers in the public parks and squares.

In Chapter I the story has been told of the need felt for making some permanent provision for the refugees before the oncoming of the rainy season. The Corporation, after making a careful study of the situation in the camps, decided to adopt a separate cottage plan for temporary as well as for permanent housing, except in one locality, South Park, whose limited area gave no space for separate cottages.

On August 1, 1906, the care of the camps passed from the army to the Department of Camps and Warehouses.* From then until June 30, 1908, when the last camp was closed, that department had entire charge of maintenance. The Department of Lands and Buildings was responsible for the construction of the cottages built to replace the tents. The first of August, 1906, the Corporation made public its plan to build cottages† and let the contracts for the erection of buildings. Building began September 10, and on the sixteenth 20 cottages in Hamilton Square were completed. At least two or three months, however, intervened before any considerable number of houses could be made ready for the refugees. Before completing its work the Department of Lands and Buildings had installed in the public squares for use in connection with the 5,610 cottages which it had built, 667 patent flush closets, 247 hoppers, over six miles of gas and water pipe and over five miles of sewer pipe; also the necessary fittings, which included 325 galvanized sinks, with faucets and traps, and 624 gas brackets.‡

Thus for the period of approximately six months those who had no resources to build found house room as best they might. Many difficulties were met by those who controlled the funds. Building had had to be delayed because of the extraordinary amount of work involved in supplying food, clothing, water, sanitary protection, and temporary shelter. The pressure on the relief machinery seemed to tax its utmost capacity. When it was necessary to push rebuilding plans, additional machinery and more workers had to be provided.

In the official camps the refugees had in large measure been

* See Part I, p. 26. † See Part IV, p. 217. ‡ See Part IV, p. 221.

supplied with tents free of charge. As the time came for the removal of tents and temporary shacks and the substitution of wooden buildings, the question was raised, who would be entitled to their use, and on what terms? Cottages were assigned by the camp commanders, first, to those in the official camps; second, to those in shacks and tents outside; third, to those still in the city who were living in cellars and similar places, including those who were receiving shelter from friends, and those who were citizens but were living outside the city. Some who had not been burned out, but needed to be better housed, received cottages and moved them for permanent use to lots which they owned or leased.

For seven months the people had been furnished with tents free of charge, but when the change was made to the wooden cottages, it was thought best to charge a nominal rental.* The argument was that to give everything and ask nothing in return, on the one hand killed the self-respect of the efficient class and on the other gave opportunity to the idle to shirk all civic and social responsibility; that the no-rent policy had brought about serious economic disturbances, and its continuance would prepare the way for yet more serious trouble.

Finally, it was foreseen that the abnormal real estate conditions which had made it possible for the homeless to secure shelter, would not be relieved until those living in camp cottages should seek and be able to secure quarters elsewhere. Accordingly, it was definitely decided that as fast as buildings were made available in the camps, they should be leased to refugees by camp commanders at nominal rates. A special form of lease was provided which, theoretically, each applicant was compelled to sign before occupying a cottage.

The San Francisco Relief and Red Cross Funds, a corporation, was the lessor; and the refugee, the lessee. The lease was in effect a contract of purchase, for it provided that the tenant should become the owner of the cottage if he paid his rent to August 1, 1907. In general the applicant agreed to pay a specified rent and gas-rate per month, to comply with all rules and regulations of the camp department and the camp commanders. He agreed not to assign his lease to another nor sublet without written consent.

* See Part IV, p. 222, for explanation of miscarriage of plan.

He agreed furthermore to vacate the house at the expiration of his lease unless through full payment of all rents and charges he had acquired ownership. In that event he agreed to remove the house from the camp at his own expense before August, 1907. Failure to remove meant to forfeit ownership. When on account of ill-health or other disability a person was not able to pay rent, the camp commander notified the Rehabilitation Committee.

The shelter furnished by the army and the Finance Committee was with few exceptions on public land. When the Corporation was ready to build cottages it asked the park commission for permission to use certain parks and squares. The commission having no power to give the authority agreed, on August 17, 1906, to ignore the occupation of parks and squares, on the understanding that such use was for a period of not more than one year; the cottages were then to be removed as rapidly as possible.

The parks and squares were the most suitable places in which to give temporary shelter. The damage and loss to the city from their use were insignificant, and in the camps policing and sanitation were supplied. There would have been rivalry among owners of land to secure the camps, and consequent charges of favoritism, graft, etc. The parks and squares were well situated with reference to the centers of industry and the building operations. Throughout the work the park commissioners co-operated with the Relief Corporation and rendered valuable assistance. To have followed the suggestion of the committee on housing the homeless to establish but one encampment, would have been very unwise. In the summer following the disaster many persons were hindered from becoming self-supporting because of their remoteness in Golden Gate Park from centers of work.

The camp in South Park, already spoken of as unique in character, consisted of nineteen two-story tenement buildings and a one-story bath-house and laundry building. Some of the buildings were divided into 16 suites of two rooms each and the others into 12 tenements of two rooms each. The total number of rooms was 656. The maximum population was 648. They had adequate fire protection and the occupants were required to take part regularly in a fire drill. There was steady demand for the rooms, by reason of the nearness of the camp to the shipping and manufacturing districts. The tenements were full almost all the time.

Where two-story tenements were built

Camp No. 28, South Park

Removal from the Camps

The terms of the contract signed by applicants fixed, in large measure, the conditions under which cottages could be removed from the camps and become the permanent property of their owners.* Whenever a person proved to the Department that he had purchased or leased a lot in the city and county of San Francisco, he was permitted at his own expense to move his house.

In June, 1907, the park commissioners requested the Relief Corporation to clear the public squares of cottages by August 17. Clearing the squares and parks of these cottages proved to be a difficult task, for many occupants sought delay on the ground of being unable to secure other quarters. In a few cases the persons had either to be evicted or to have the houses pulled down over their heads. On account of the poverty of many occupants, and in order to secure better sanitary supervision while the fear of bubonic plague lasted, the camp at Lobos Square was retained after the others had been abandoned. It was used by the poorest of the refugees from other camps, as well as by its own unusual number of dependents. This camp was not entirely abandoned till June 30, 1908.†

Cottages to the number of 5,343 were removed from the camps, all but a few to be used as dwellings. Real estate firms which applied to purchase cottages to establish them in groups on their own lots were refused by the Department on the ground that any such arrangement would tend to perpetuate camp life; lacking superintendence and control, such camp life would be worse than that which then existed. Despite the action of the Department, however, large vacant lots were sub-divided and rented to individual owners of cottages.‡ Seventy-four of the cottages were given to philanthropic agencies and were installed by them in various parts of the city for use as club rooms or for similar purposes.

The work of the Associated Charities in moving and repairing cottages deserves special mention. The Corporation arranged

* See Part IV, pp. 222 and 232.

† For population of the camp April, 1908, see Part I, p. 29.

‡ See Two Cottage Settlements, Part IV, p. 234 ff.

with the Associated Charities to move from the camps the cottages belonging to widows with children and to families having incapacitated breadwinners. The moving of cottages, which began in July, 1907, was not ended until the latter part of June, 1908.* The amount of work accomplished at a cost comparatively small shows excellent business management. The greater part of the work of moving, installing, and repairing the cottages was done by unemployed carpenters, plumbers, and laborers. "Considering the number of cottages moved and made habitable, we have had very few complaints as to the workmanship," is noted in a report of the Associated Charities,—a comment that could not be made in connection with many houses erected by the regular contractors.

The efforts being made by families permanently to own homes are shown by the following figures: The number of cottagers buying lots was 208; paying ground rent, 447; owning own property, 30; given one month's rent to move from camp but present condition unknown, 18. Total, 703.

Under the supervision of the Associated Charities the 208 families buying lots bid fair, according to reports given in 1908, to own them in the immediate future. It is doubtless true that but for the direction of the society these families never would have seriously considered owning a house and lot.

From August 1, 1906, to June 30, 1908, there is accurate information from which to determine the cost of the camps. During this period 7,171,522 days' shelter was furnished at a cost of $884,558.81 for construction of cottages and of $453,000.04 for maintenance, a total of $1,337,558.85, a daily per capita cost of 18.7 cents. The daily per capita cost of maintenance was 6 cents. No allowance is here made for the value of the tents in use from August 1 till they were replaced by the cottages, but their value is more than offset by that of the cottages when they were vacated.†

For the whole period of the relief work, the cost of the camps was as follows:

* The total number of cottages moved or repaired by the Associated Charities was 703, at an expenditure of $55,963.50 or an average of $79.61 per cottage. The appropriation for this work allowed for a maximum expenditure of $150 per cottage.

† For total expenditures of all departments for housing, see Table 64, p. 220.

TABLE 26.—COST OF CAMPS DURING THE ENTIRE PERIOD OF THE RELIEF WORK

Value of shelter furnished by the army as reported by General Greely	$421,195.08
Paid by Finance Committee for shelter up to August 1, 1906	187,056.56
Paid for sanitation of camps and city up to August 1, 1906	155,473.60
Cost of building camp cottages and tenements after August 1, 1906	884,558.81
Paid by Department of Camps and Warehouses, for maintenance after August 1, 1906	453,000.04
Total	$2,101,284.09

In addition to the shelter furnished at Ingleside and the Relief Home, an estimate of 11,000,000* days of shelter for the entire relief period may be given, a figure that is probably too small. From it we get an average daily per capita cost of 19.1 cents.

The apparently greater cost of shelter for the early period is due possibly to too low an estimate of the number of days' shelter furnished outside of official camps. It must be kept in mind that the disbursements given above include all disbursements for sanitation and for medical care in the camps, and also that the residents of the camps included a large proportion of aged, infirm, and dependent persons. The actual cost would be reduced if it were possible to deduct the value of the tents and cottages at the time they ceased to be used.

What is astounding in this story of giving shelter to a great displaced city population of 250,000† souls is not the number of days that shelter had to be provided or the sum total of cost. The astounding fact is that when Camp Lobos, the last stamping ground of the residuum,‡ was closed to refugees on June 30, 1908, the number of persons that had to be cared for by the Associated Charities and the Relief Home was so small. In June, 1906, 40,000 persons were living at the expense of the relief funds in camps

* Estimated number of days of shelter from April 18, 1906, to August 1, 1906, 3,828,478.

† 200,000 is the number given for persons burned out of house and home. The difference is accounted for by the number made homeless because of loss of income and because of the homes made temporarily uninhabitable by the earthquake.

‡ See Part VI, p. 357, and Part V, p. 305 ff., for number that had to be taken care of permanently. The small number who left the almshouse to seek shelter in the camps is also noted in Part VI.

and shacks; two years later, leaving out of consideration those who had been given shelter at Ingleside, only 703 had to be aided by charitable agency to obtain permanent shelter.

This section may well be closed by a brief and necessarily inadequate statement of the social work undertaken in connection with the camp life. Four important settlements were swept to ashes by the fire,—the South Park Settlement, a pioneer work in San Francisco, the Telegraph Hill Neighborhood Association, the Nurses' Settlement, and the Columbia Park Boys' Club. The residents of each showed, as did the Associated Charities, their power of readjusting their work to meet the new demands for service. They transferred their activity to the camps where they, as well as groups of other volunteers, tried to improve social conditions.

Various organizations of women co-operated also to help carry on the work of the sewing center at the Hearst Grammar School, which was established the middle of May by the representative of the American National Red Cross, in connection with its employment bureau. Here volunteers met and distributed garments and taught women and girls to sew, giving materials to some in exchange for their work on garments, which were distributed to other refugees. The work grew so that sewing circles were opened in various camps and other suitable places, which furnished proper clothing and gave employment and instruction to women and girls. By July, 1907, over 75,000 garments had been made in the 75 centers that had been established in camps, churches, public schools, and settlements. The work itself had been brought under the Corporation as a part of its Department of Relief and Rehabilitation, and had been given the name of Industrial Bureau, with Lucile Eaves as director, Rev. D. O. Crowley as adviser, and six seamstresses on salary. Miss Eaves, formerly head worker of the South Park Settlement, had been in charge of the sewing circles before the incorporation of the San Francisco Relief and Red Cross Funds. There is no account of expenditures made for this work to August 1, 1906. After that date the Corporation expended $37,895.70. The two largest items of expenditure were $28,521.09 for dry goods and other supplies and $4,464 for service.

Temporary social halls were built at the expense of the Corporation to be used by residents of the camps as meeting places and by social workers for kindergartens, day nurseries, reading rooms, sewing classes, and improvement clubs, for religious meetings, for lectures, and for concerts.

The story of the quick recovery of the settlements themselves and of how, awaiting the building of new quarters, they by makeshifts got the people together, cannot be told here. To show in a measure what it meant to the social worker to find himself suddenly bereft of all the means to serve his end, the following paragraphs written by a probation officer are given:

"On the morning of April 20, practically every vestige of the three years' work of the juvenile court had vanished.

"Our office was cleaned out; little piles of delicate white ash represented our records, compiled with such care and toil. Where the detention home stood was a heap of tangled scrap iron. Three out of five of our officers were homeless. Our probationers were scattered to the four winds of heaven. Fortunately, none of the children in detention was injured; during the first day of the fire they were safely conveyed to a sand-dump camp at the western edge of the city."

6. SAFEGUARDING HEALTH

Sanitation was at once recognized to be a pressing problem. As has been told, latrines were quickly built in the camps and in other parts of the city, and a large force of plumbers was kept at work to repair leaks in sewers so as to prevent the seepage of sewage into the water supply. Citizens were ordered to boil all drinking water and the authorities took charge of all milk as soon as it was delivered to the city. Sanitary orders were cheerfully obeyed. "Obey the Sanitary Law or be shot" tacked on a partially wrecked house showed that some of the refugees held to a pioneer code. That they did so, and that the authorities were alert, the excellent health record of the months that followed bears testimony. The sanitary problem was to a small degree lessened by the fact that with the terror of the earthquake and fire in their eyes, the vicious and parasitic classes fled from the city; to a large degree by the fact that nature was kind in giving conditions that were peculiarly favorable to life in the open.

To put emphasis on sanitation was an essential. Colonel G. H. Torney,* of the army medical department, was placed in charge of all sanitary work, both of the camps and of the city. By April 28 a medical officer had been assigned to each of the six military districts.† This officer assigned inspectors to make daily inspections of the camps in his district, to keep a close watch for infectious diseases, and to see that there was a large force of scavengers. The expense of the work was borne by the army and was drawn from the Congressional appropriation.

Because of the army's efficiency during the first few weeks there was no serious outbreak of disease, though there was for a short time a fear that smallpox might become epidemic. As long, however, as the city authorities permitted groups of people to live in isolated camps proper sanitary supervision was impossible. The greatest danger was from the flies and from the use of water drawn in the early days from wells and other unusual sources of supply. As soon as possible sterilizers were installed in the camps and weekly tests made of the water used in each.

Early in May a physician named by the city authorities was stationed at each district headquarters to have charge of all health regulations and to be subject to the orders of Colonel Torney.

The services of the army officers were retained to make reports on conditions until the middle of May, when the division into sanitary districts was abandoned and Colonel Torney's duties were changed so that he might become chief sanitary officer of permanent camps under General Greely, the division commander. An army medical officer was then assigned to each official camp. He was responsible for the sanitation of his camp, but not for territories beyond its boundaries. He could be called upon to advise the civil authorities who were responsible for the final removal of all camp garbage and refuse after it had been taken from the camps designated to places outside camp limits.

The board of health, acting under orders of the Executive Commission, appointed a health corps which was paid by the Finance Committee of Relief and Red Cross Funds and subject to the direction of the camp commander. The personnel of the corps under the board of health in each camp consisted, varying

* Later appointed Surgeon General of the United States Army. † See Part I, p. 11.

according to the camp population, of one to two surgeons, one to four nurses, a pharmacist, and from two to ten laborers. There were for service at large one surgeon, two dentists, two sanitary inspectors, one pharmacist, six laborers, and two chauffeurs. The total number in the corps was: surgeons, 24; nurses, 26; dentists, 2; laborers, 89; inspectors, 2; pharmacists, 15; chauffeurs, 2.

Taking into account the character of the camp population, a considerable part of which was of the class that does not understand the need of sanitary precautions, the freedom from epidemic during the first few months is remarkable. A report of the medical department of the army shows that 30 cases of typhoid fever occurred in April, 55 in May, and 10 up to June 23, 1906. As the average number of cases per month reported by the city to the state board of health for the two years previous to the fire was only 12, there is apparently an increase of this disease during April and May. The 30 cases which developed in April must have been due to infection previous to April 18, so that unless the statistics of either the army or the city board of health are incorrect, an increase of this disease must have threatened before the fire. Of the 95 cases which developed between April 18 and June 23 only five developed in official camps. Of smallpox there were 123 cases between April 18 and June 23. Five of these were reported by the board of health as camp cases, but none of them originated in official camps under army control.

In October and November, 1906, there was a decided increase in the number of cases of typhoid fever, the bureau of hospitals alone having charge at one time of 155 cases. The patients came from camps, official and unofficial, and from houses. The epidemic, if it can be called such, was found to be carried not by contaminated milk or water but by flies. The sanitation methods of the board of health had not been good enough to protect the refugees in the various camps. The board of health, therefore, not the Department of Camps and Warehouses, was responsible for the number of typhoid fever cases.

The care of the sick was a minor problem of the relief work. The number of persons seriously injured by the fire and earthquake was but 415. Most of the hospitals stood outside the burned section, and though some of them suffered heavy damage by the

earthquake, no demand had to be made for hospital facilities that could not be met fairly adequately. Some of the sick were immediately cared for in neighboring communities, and by the army in its hospitals at the Presidio and at Fort Mason, and in a field hospital established in Golden Gate Park.* At one time during the summer following the disaster many of the city hospital beds were vacant, even though numerous chronic cases became hospital charges when relatives and friends were no longer financially able to provide for them.

The physicians and nurses who came immediately after the disaster to San Francisco to offer their services could not be utilized, as the demand for medical and nursing service was not greater than could be supplied by local physicians and nurses. A party of fourteen nurses that came from Seattle soon after the disaster reported for duty at five o'clock one afternoon. "Have you return transportation?" asked the chairman of the committee that received them. "Yes," was the answer. "Well, there is a train which starts for Seattle tomorrow morning at nine o'clock," was the laconic order.

In this incident we see the need of a clearing house of information to be established as one of the very first agencies in a large work of relief. It would in this case have prevented the sending of unnecessary nurses and physicians and would have saved expense. More important, however, would have been its service in standardizing the methods of record keeping and in preventing overlapping of work of the various departments.†

There was immediate need of medical supplies to replace the stock destroyed by fire. But the sub-committees on drugs and medical supplies and on care of the sick and wounded, appointed by the Citizens' Committee, could find little to do in those early days after the disaster, as the army practically took charge of the distribution of the medical supplies and was using the California Red Cross as its agent. This branch of the Red Cross not only cared for some of the sick directly, but did much more important work in collecting information as to the needs of the sick and as to the condition of the hospitals throughout the city.

* The establishment of a field hospital in Golden Gate Park is a good instance of the great care that was taken to be prepared for whatever emergency might arise.

† See Some Lessons of the Relief Survey, p. 369 ff.

The Finance Committee, acting early in May on the advice of Colonel Torney, established 26 free dispensaries which were supplied by the army with drugs and other medical supplies. It was careful not to compete with retail trade, so closed any dispensary near which a retail drug store was later opened. The Finance Committee also appointed early in May a committee on hospitals and authorized it to make payments to designated hospitals for the care of destitute patients. The hospitals which were to receive payments from the relief funds were at first named by the board of health, later by the Finance Committee itself, which made selection of six hospitals. An executive officer, a physician, was appointed to pass on the eligibility of the patients who applied for free care and to determine the time of discharge of each from the hospital.

In July this executive officer, whose title was that of supervisor of accredited hospitals, served under direction of the Executive Commission; but after August 1 he was subject to the Corporation, an arrangement which held until July 1, 1908, when the Bureau of Hospitals of the Department of Relief and Rehabilitation was closed. The Associated Charities was then given authority by the Corporation to send destitute patients directly to the hospitals. The Corporation reimbursed the hospitals for care given. The hospitals selected to receive patients whose care was paid for from the funds were changed from time to time.

The value of the compensation to hospitals was at first equivalent to $13 or $14 a week for each patient. On July 18 the Executive Commission had fixed the maximum rate of $2.00 per day without supplies. This was to cover cost of operations and attendance. It had remained in force until the Bureau of Hospitals was closed.

The Bureau's records, which are inadequate in some respects, show that the highest number of hospital cases for one week, 276, was reached during the period of the typhoid epidemic. Later reports show an average of about 212 patients per week from August, 1906, to September, 1907. Of the patients sent to hospitals through the Bureau 10 per cent were children, 35 per cent men, and 55 per cent women.

The financial report of the Corporation shows that the total cost for the care of the sick to May 29, 1909, was $344,165.07.

In addition, food, medical supplies, and furnishings were given to hospitals to the value of $97,670.16. Of the $344,165.07, there was expended previous to August 1, 1906, $107,396.43. The sum of $278,070.76 was paid directly to hospitals for the care of patients, on presentation of vouchers, while the balance of $66,094.31, though not paid directly to the hospitals, was expended in various ways for the benefit of the hospital patients. Between August 1, 1906, and June 1, 1909, $231,110.46 was paid directly to hospitals for the care of patients. This latter sum, less $1,960.25 which cannot be distributed, represents 134,373 days of hospital care at an average cost of $1.71 per patient per day. The average rates of the different hospitals varied from $1.07 to $2.00.

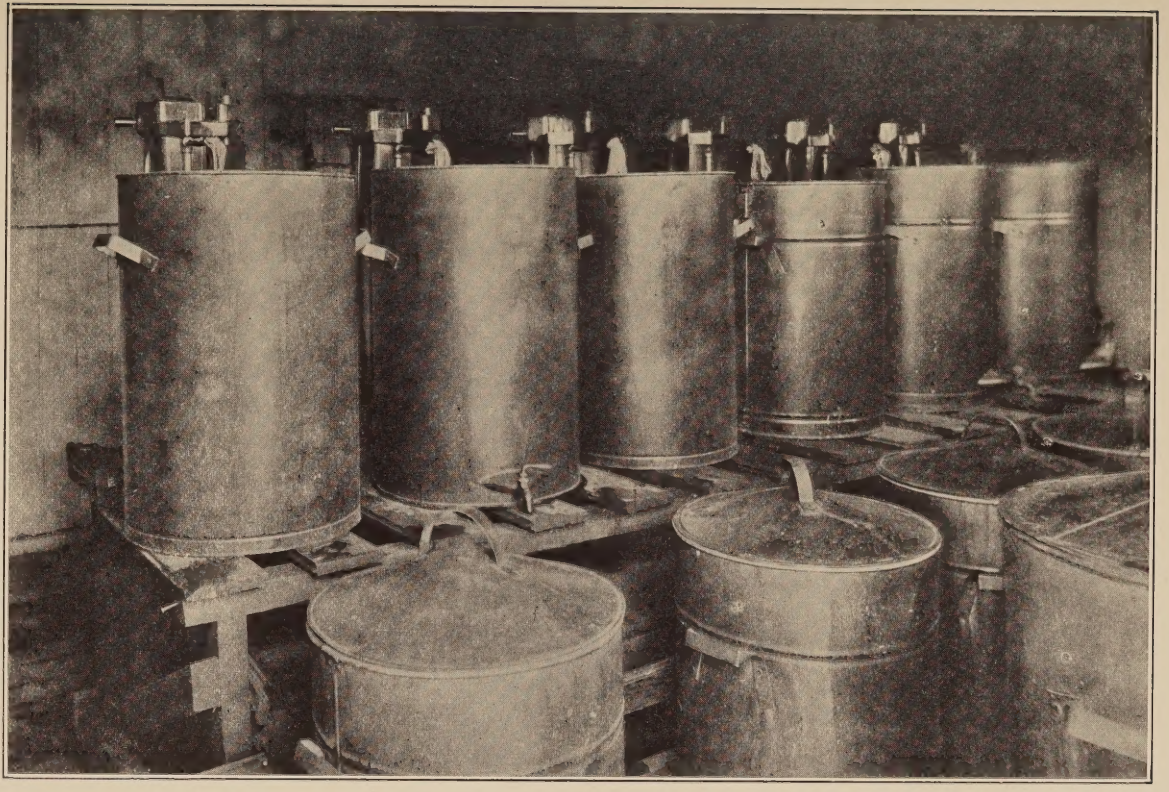
Although the rates paid by the relief funds were often less than the actual cost to the hospitals of caring for patients in normal times, it was to the advantage of the hospitals to care for the sick, many of whom they would have had to take in any case. The volume of business helped to lower the per capita cost of maintenance. It was also an incentive to the directors to increase their facilities and to private benefactors to give money toward their support.

7. RELIEVING THE JAPANESE AND CHINESE

The Japanese asked for very little relief, in part because many had difficulty in speaking English, but more generally because all were aware of the anti-Japanese feeling of a small but aggressive part of the community; this in spite of the fact that Japan contributed directly to the local committee and through the American National Red Cross nearly a quarter of a million dollars.

On April 20, independent relief associations were formed by Japanese residents in San Francisco and Oakland, but on the same day they wisely united under the name Japanese Relief Association to care for practically all their fellow countrymen.

The Japanese Relief Association estimated the number of their countrymen made destitute by the fire to be over 10,000, which is about 3 per cent of the total number of persons made dependent for short or long periods of time. On July 6, 1906, not over 100 Japanese were receiving assistance from the Relief and



TANKS FOR STERILIZING WATER, LOBOS SQUARE CAMP

Red Cross Funds. Of these about 50 were receiving shelter only, in Lafayette Square, and 50 were receiving help at relief stations. That is, the Japanese constituted not more than one-half of 1 per cent of the bread line and about a quarter of 1 per cent of the population of the official camps. Even at the beginning the number receiving help from the Relief and Red Cross Funds was probably not much greater. The Relief Survey estimates that the total value of relief of all kinds furnished by the army and the Finance Committee to Japanese did not exceed $3,000. Among the 30,000 or more persons who applied for rehabilitation, there was not one Japanese. Their own relief association, assisted by Japanese throughout the state, within ten days after the disaster sent between 7,000 and 8,000 of them to places outside of San Francisco. On July 6 some of these had returned and the number of Japanese refugees then in the city was estimated by the association to be 4,000, two hundred of whom it was supplying with provisions.

China contributed $40,000 to the San Francisco Relief and Red Cross Funds for the general work of relief.

There is not much information available about the Chinese. They probably received altogether more food than the Japanese and they certainly received more in the way of shelter, yet the total value of all aid given them was relatively insignificant. Like the Japanese, and for the same reasons, they did not ask for much. At the beginning a separate camp was established for them,—Number 3, in the Presidio reservation. The population of this camp on May 8, 1906, was 186. Later, when cottages were built in Portsmouth Square, on the border of Chinatown, 37 out of the 153 cottages were assigned to Chinese. Not over 140 applications for rehabilitation were made by Chinese. About half of the number were assisted at an average expenditure of about $70. Nearly all these cases were brought to the notice of the Committee by social workers, as only a few Chinese applied voluntarily for relief. Ten thousand dollars is a liberal estimate of the value of relief given to the Chinese.

III

QUESTIONS OF FINANCE

1. CLAIMS

THE word "claim" as used in the relief accounting was applied to anything from a time check for a day's work to a ten thousand dollar demand for goods seized, a usage that arose from the fact that for the first few days, when there was no available cash, many obligations were incurred that were a proper charge on the relief funds though not authorized by the Finance Committee.

Some claims were made by those who suffered a change of sentiment toward contributing relief. During the hours of urgent need men donated their goods, workmen gave their labor, and professional men, their services, who when later they saw the size of the relief funds could not resist the insidious craving to have a share of the big whole. There is the instance of men belonging to one of the building trades who did work for which they expected no pay but later were not satisfied to take the $4.00 a day offered as payment by the Finance Committee. They demanded $6.00 because other men were receiving that amount for a day's work. Business houses within and without the city evinced the same spirit.

Day by day the flood of claims swelled. Claimants and their attorneys laid siege to the Finance Committee and tried by bribes and threats of lawsuits to collect their claims. A large force of clerks and a special committee were kept hard at work trying to learn the merits of the claims. The Finance Committee itself day after day was compelled, instead of discussing necessary relief measures, to give the greater part of its sessions to the hearing or to the discussion of these claims.*

* See Sixth Annual Report American National Red Cross, 1910, p. 160.

The circumstances of seizure had varied. Often when the fire was almost upon a store somebody would assume authority and break it open to give the stock to the people. In such a case the stock would have been destroyed by fire and there was no justice in the claim for seizure except where the owner as a consequence lost insurance. Irresponsible individuals who had no connection with relief committees had seized goods and impressed vehicles. Those who suffered loss through such lawless acts were unfortunate, but they had no real claim to reimbursement from the relief funds.

The same may be said of the individuals, the business houses, and the transportation companies whose goods were stolen, not seized, from freight cars and warehouses. Many claims for regrettable losses which might have been legitimate if brought against state, city, or person, were unjust when brought against the relief funds. Fraudulent attempts were also made to collect from the relief funds for losses that had no connection with the relief work and for losses that had never occurred. It was a perplexing problem to deal with these thousands of claims, the difficulties of which were increased by the insistence of those with the least valid claims.

The last report of the Department of Bills and Demands dated March 16, 1907, gives the following figures:

TABLE 27.—DISPOSAL OF CLAIMS ACTED UPON BY THE DEPARTMENT OF BILLS AND DEMANDS, TO MARCH 16, 1907

Disposal of claims	CLAIMS PRESENTED	
	Number	Amount claimed
Claims rejected as a whole	1,164	$451,369.59
Claims cancelled, withdrawn, etc.	101	13,269.54
Claims donated	18	10,528.20
Claims approved in whole or in part	9,669	2,242,003.00
Total	10,952	$2,717,170.33

TABLE 28.—PAYMENTS UPON CLAIMS ACTED UPON BY THE DEPARTMENT OF BILLS AND DEMANDS, TO MARCH 16, 1907

Disposal of claims	CLAIMS PRESENTED		PAYMENTS MADE	
	Number	Amount claimed	Amount	Per cent of amount claimed
Claims approved in whole or in part . . .	9,669	$2,242,003.00	$1,501,781.52	67.0
All claims	10,952	2,717,170.33	1,501,781.52	55.3

After March 16, 1907, a few long pending and new claims were paid. Some law suits had been settled, and a few were still pending against the Corporation when this report was prepared.

It thus appears that the trustees of the relief funds paid over a million and a half dollars for expenditures, many of which they had not authorized and were unable to control. They tried to pay only such part of the claims as represented supplies and service used in relief work. Just claims were cut down as a rule, so that a comparatively small number of claims were paid in full.

In deciding the merits of claims the supervising and judicial committees appointed sub-committees of experienced men to supplement their own technical knowledge. Many claims for liquor destroyed by soldiers and citizens were presented, but the Finance Committee decided to pay no liquor claims. The enormous disbursements for automobile service and for transportation of supplies were made chiefly in payment of emergency claims. Claims of various sorts were paid by the War Department out of the Congressional appropriation of $2,500,000. Other claims were paid by the state. As the Relief Corporation could get no information about such claims it is possible that there were duplicate payments.

2. SYSTEM OF ACCOUNTING—A NOTE

The accounting system of the Relief and Red Cross Funds has been criticized because it did not readily yield information as to the amounts expended for various purposes, and because it was complicated. The first seems a fair criticism, for contributors to

funds and the public in general are more interested in the cost of various forms of relief than in the state of the appropriations. The system of appropriations to the departments for different purposes was based on carefully prepared budgets. It was good for controlling expenditures and for keeping a check on departments and bureaus. For those not directly connected with the work, additional information in simple form might easily have been given. The intricacy of the accounting, however, seems justified by the results. It was devised to make the handling of the money as secure as possible. So far as the local auditors and the auditor of the War Department have been able to discover there was only one transaction that looked like misappropriation of money. About $1,000 received by a camp employe from certain authorized sales was for a short time kept back. The apparent shortage, easily detected by the accounting department, was made good.

Considering the extraordinary conditions under which the work was organized, such a showing is remarkable. When men undertake the thankless task of handling a large relief fund, if they have a keen sense of responsibility and a realization of the difficulties ahead they will wish to disburse the fund through a system which is as safe as possible. It is worth while for them not only to prevent misappropriation but even the appearance of it. The employes of such a committee will find satisfaction, when accused of graft and stealing,—an accusation suffered many times by the San Francisco workers,—in showing their accusers just how the money is guarded and that it is impossible for them to steal. A system that insures such security is worth the extra cost.

3. THE CONTROL OF DONATIONS

As a result, primarily, of the publication of sensational stories in the press of the country, the plans of the Corporation were at times seriously embarrassed by the withholding of funds by eastern committees and by the possible danger of those funds being dispensed by independent agencies.

The studies in rehabilitation show that the suspension of grants on August 20, 1906, the period of arrested progress, had a serious effect upon the rehabilitation work. It caused a change

of relief policy so that families given grants in one period were treated differently from those in another. It meant for many families a long wait from August 20 to the middle of October when the embargo was lifted. The Corporation had worked out a wise, comprehensive program on the basis of estimated income and then suddenly had to question whether the income might not be $3,000,000 less. Inevitably every department suffered from uncertainty and hesitation. The results of such an intolerable condition were more clearly perceived in rehabilitation than in the other work, but what the withholding of funds meant in reduced efficiency would be hard to estimate.

The two most important funds, those of Massachusetts and the New York Chamber of Commerce,* were eventually transferred, the latter with the restriction that it be used for business rehabilitation. Only a number of small funds were permanently held, but the harm was done. The warning should be heeded in future disasters. It is possible for a relief committee, when its work is hardest, to be tied up because of a few newspaper stories which may or may not have foundation in fact.

The investigator sent by the Massachusetts committee because of the newspaper stories, after investigation cordially endorsed the work of the Relief Corporation and made but few criticisms.

What is the remedy? It cannot be too plainly stated that there must be only one relief committee or corporation.† There must be no division of responsibility for distribution. If there must be reform it must be within the relief corporation itself. If one of the eastern committees in command of large funds had

* Action of the New York Chamber of Commerce taken October 2, 1906, and transmitted in the form of a resolution to the San Francisco Relief and Red Cross Funds.—The resolution provided for the transfer of $500,000 to the Corporation "to be devoted by said Corporation for the purposes and uses of making grants of money or its equivalent, to individual sufferers from the disaster for purposes of rehabilitation, in such sums and by such methods as its Rehabilitation Committee may approve; and that no part of it should be used for the payment of any pending claims or obligations incurred prior to such transfer of funds, or for the maintenance of camps, or for ordinary emergent relief, or for the erection of barracks or cottages, or for the maintenance of persons therein, it being assumed that the contribution already made from this fund ($267,500) and the sum subscribed in other ways will enable the Corporation to accomplish these necessary and worthy objects."

† See Sixth Annual Report American National Red Cross, 1910, p. 156. See also section on The Incorporation of the Funds, Part I, p. 25 ff. of this volume.

set up its own agency in San Francisco, it would have been guilty of improper trusteeship. That much is evident. The suggestion has been made that the committees in charge of the larger funds should each have had a representative on the Finance Committee. Mr. Bicknell, for instance, came first to San Francisco as the representative of the Chicago Commercial Association and the Mayor's committee funds. But such representation would not include the smaller fund committees. A more inclusive plan is desirable. The gradual strengthening of the American National Red Cross seems to point the way. The Red Cross should become so fully recognized as the national agency for all disaster funds that it should eventually, in any given case, receive all funds not sent directly to a local committee. Its relation to local committees will be strengthened and it can be relied upon to suggest and whenever necessary push changes in relief measures. In San Francisco and each subsequent disaster of any proportions, the American National Red Cross has been represented by its expert agents. Its strength has been materially increased by the appointment of a permanent director. The withholding of funds once subscribed for a particular disaster should become an impossibility as the status of the national agent is recognized.

We have alluded to one form of restriction, that of requiring that a specified fund be used for a specified form of rehabilitation. Such restriction must of course be accepted after an effort has been made, and has failed, to persuade the forwarding committee to lift the restriction. But restrictions upon relief in kind are doubly dangerous and ill-advised. In the San Francisco disaster the "flour" episode gives an apt illustration. Certain forms of food were donated in quantities in excess of the needs. These were flour, potatoes, and condensed milk, all three of them valuable forms of food in an emergency. The potatoes, as it was the end of the season, did not keep well in large masses and the refugees, living in tents or in basements or attics, had little room for storage. Besides, the universal practice in San Francisco and the vicinity where fresh vegetables can be bought the year round, is to buy in small quantities from day to day or week to week and not store in the fall for winter use. The Finance Committee, unable to dispose of the potatoes to refugees, decided to sell the

surplus stock. The sale does not appear to have been made, perhaps because they were unsaleable. At any rate large quantities spoiled and had to be thrown away.

It was natural to think that condensed and evaporated milk would be necessities of prime importance. They were valuable, but on account of local conditions were not needed in great quantities. The supply of milk from the ranches outside the city was not much diminished by the earthquake. By confiscation and by arrangement with dealers an abundant supply of fresh milk was secured for distribution to the refugees.

Many committees throughout the country sent flour as the most useful form of food. It came so fast that for lack of warehouses in which to store it (practically all city warehouses having been burned) part of it was put aboard three transports and in the army warehouses, and finally a vast quantity was stacked up in the open air. The transports were not adapted to preserving flour in good condition so they could not long be used as storehouses. The Finance Committee, confronted by the problem of finding storage for the vast supply received, and knowing that it was several times as much as could be reasonably distributed, decided on May 17 to sell 4,000,000 pounds. This was vigorously objected to by the Minneapolis committee which had sent 15 per cent of the 16,000,000 pounds received. It insisted that its flour should be distributed,—the very flour sent, not flour purchased later with cash from the sale of Minneapolis flour. This episode led to newspaper publicity and protests. The lesson is, that restrictions upon relief in kind are unsatisfactory and embarrassing and should always be placed upon a discretionary basis. The Minneapolis committee claimed that title to its flour had been transferred to the destitute of San Francisco, not to the Red Cross or to the Finance Committee, who were apparently to be considered solely as the servants of distribution. The position is an impossible one in which to place a self-respecting committee.

Many donors of money gave specific directions as to the use to which they wished it put. There was the man who sent $1.00 with a request to hand it to some worthy sufferer and let him report to the donor; and there was the refugee who, after he

had found employment elsewhere, sent a small sum, more than enough to pay for the three days' rations he had received in the bread line, with the request that the balance be given to a soldier who had been kind to him. Jewelers sent money for jewelers, artists for artists, teachers for teachers, physicians for physicians, the people of one town for their fellow townsmen in San Francisco.

Money was also sent to individuals connected with the relief funds to be applied to specific purposes. Fortunately, there were enough unrestricted funds available to assist all classes and carry out the intent of all donors. It was not necessary to open a special account for each of these trusts.

No actual restriction as to the purpose of expenditure, imposed either by donors directly or by the custodians of large funds, was in itself onerous to the relief authorities, but the circumstances attendant upon the remittance of restricted funds caused more or less embarrassment during nearly the whole period of the relief work.

PART II
REHABILITATION

Part II

REHABILITATION

PAGE

I. Beginnings of Rehabilitation 107
1. General Policy 107
2. Periods of Rehabilitation Work 111
II. Methods of Work 113
1. The District System 113
2. The Centralized System 124
3. Withdrawal 133
4. Concluding Remarks 135
III. Calls for Special Forms of Service 137
1. Relations with Auxiliary Societies 137
2. Rehabilitation of Institutions 141
3. Bureau of Special Relief 145
IV. What the Rehabilitation Records Show . . . 151
1. Introductory 151
2. Social Data and Total Grants and Refusals . 152
3. Principal and Subsidiary Grants. 157
4. The Re-opening of Cases to Make Further Grants . 160
5. Variations in Amounts of Grants, and Refusals . 165

I

BEGINNINGS OF REHABILITATION

1. GENERAL POLICY

IN the beginning of the Relief Survey it has been shown how, with what seemed to be an instinctive insistence, the trend of the work was toward the formulation of a definite rehabilitation policy. The principle, one might say axiom, which determined the character of this policy was that help should be extended with reference to needs and not with reference to losses. It was not easy to hold to the relief principle in the face of a sentiment by no means weak nor voiceless that each sufferer was entitled to an equal share of the funds. That the Rehabilitation Committee did consistently act on this principle during the periods of its activity was a marked achievement—an achievement that may be counted to the good, not only for the relief of San Francisco sufferers but for sufferers from subsequent disasters.

When the Rehabilitation Committee began its work at the beginning of July, 1906,* it could not know what amount of money would be available for the purposes of its work. It knew that $1,500,000 had been suggested as the amount and 15,000 as the number of families to be rehabilitated. It held many conferences to consider the possibility of obtaining even the roughest sort of census of the families who would require assistance.

No solution was furnished by the population of the various camps because even if their total population had been known, it would not have given a clue to the number of families who were living with relatives or friends or as tenants in the overcrowded quarters. Unlike the ordinary relief society, the Committee could not estimate the total actual needs of its prospective ap-

* See Part I, p. 21.

plicants. Therefore it had to fix definite limitations for grants* to those who first applied so that later applicants, with needs equally great, might not suffer injustice.

With these considerations in mind the Committee at its first meeting moved to limit the vast bulk of grants to sums of $500 or less. The decision was that a grant that did not exceed $200 could be approved by one member of the Committee, that grants of from $200 to $500 should require the signatures of two members, and that grants of more than $500 should require the action of the entire Committee. During the first few months the number of separate grants of $500 or over, exclusive of housing grants, was but 121, the general assumption in the Committee room and among the rehabilitation workers being that the number of families to receive over $500 should be small.

Eventually, of the 20,241 families assisted by the Committee, 647 families received as much as $500 each.† It was not realized at the beginning that in a great number of instances there would be re-openings and new applications leading to the granting of new forms of rehabilitation; that, for example, a family would be helped first to re-establish itself in business and later to build a house. Supplementary grants that increased the total allowance to a family to more than $500 were not passed upon by the Committee as a whole, though at several meetings the question of requiring the Committee to act as a whole on the issuance of a series of grants in excess of $500 to an applicant was informally discussed. No official action, however, followed the discussions. Before the middle of July the Committee sent to the newspapers and to others interested, a circular in which was outlined its general purpose. In this its aim was shown to be not to determine the size of grants by the extent of losses, but to help those to re-

* A classification of grants was in use which had been adopted by the Red Cross Special Bureau. The headings of this classification were "Tools," "Household Re-establishment," "Business Enterprise," "Special Relief," "Transportation." Special Relief was used to describe a miscellaneous group of grants, and to prevent its being confused with the later Bureau of Special Relief (see Part II, p. 145), it will hereafter in this study be designated "General Relief."

† The difference between these figures and the figures given in Table 45 on page 165 is due to the fact that successive grants of the same nature to a single applicant were, in making some compilations, treated as a single grant, and in making others, as successive grants.

establish themselves who were unable, even upon a contracted basis, to do so without assistance.

The wisdom of limiting the size of grants may be questioned by some, but there is no doubt of its paramount importance in giving a rough basis for work at a time when it was impossible to estimate the number of families that would require assistance. It is hard to conceive of the setting of any other standard than this. Without it the possibilities for confusion and injustice were unusually large. The decision was reached not only from motives of prudence but also from the Committee's sense of responsibility in dealing with such large amounts of money as would undoubtedly be placed in its hands. That the feeling of personal responsibility was large was made evident by other actions of the Committee.*

After the Department of Camps and Warehouses was created on August 1, 1906, the Rehabilitation Committee† finally adopted its own policy with reference to families living in the camps, a policy which as has been seen‡ had been gradually taking shape during July. The whole question of the rehabilitation of camp families had been considered at a lunch given before his departure east by Dr. Devine to the members of the Committee and the staff. The conclusions of this informal conference did not take official form, but they may be accepted as marking the first step in the formulation of the policy. They were: That the camps should provide for the immediate needs of their inmates; that no stated sum could be set aside for the ultimate use of those who were expected to become permanent charges; and that no family living in a camp sould be given rehabilitation aid until it had presented a definite plan for rehabilitation. It was felt that the effect upon applicants would be great if once they understood that it was useless for them to come to the Committee without definite and concrete plans.

* Under somewhat similar circumstances the Chicago Fire Commission practically limited special relief expenditures to $200 per grant. See Report of the Chicago Relief and Aid Society of Disbursements of Contributions for the Sufferers by the Chicago Fire (1874), p. 199.

† Now a part of the Department of Relief and Rehabilitation, which included also the Bureau of Special Relief, Bureau of Hospitals, etc.

‡ See Part I, p. 19 ff.

The subject of setting aside a sum for the use of the residue came up again in the latter part of August when Mr. Dohrmann, in making his estimates of the future disposition of funds, again and again called attention to the need of reserving large sums to re-establish camp families.

By August 1 the issuing of rations had been discontinued. The Department of Camps and Warehouses had taken over the bulk of the work of the short-lived Executive Commission, and the Rehabilitation Committee had been made responsible, under the gradual centralization of all relief, for the granting of all aid other than shelter and the relief-giving incidental to camp life. The Rehabilitation Committee was, however, in accordance with the policy it had adopted, steadying the number of applications made to it by camp families, by requiring an applicant to give proof that he had an assured dwelling before his request for household aid was considered. The immediate necessity was to define the relations between the Department of Relief and Rehabilitation and the Department of Camps and Warehouses. On August 6, 1906, the chairman of the latter department, Rudolph Spreckels, met with the Rehabilitation Committee, and after prolonged consideration the following definite agreement was reached:

The Department of Camps and Warehouses agreed:

1. To provide necessary food, clothing, and tent equipment to residents of camps.

2. To refer to the Rehabilitation Committee only such applicants as were believed to be prepared to leave the tents and to become undoubtedly self-supporting.

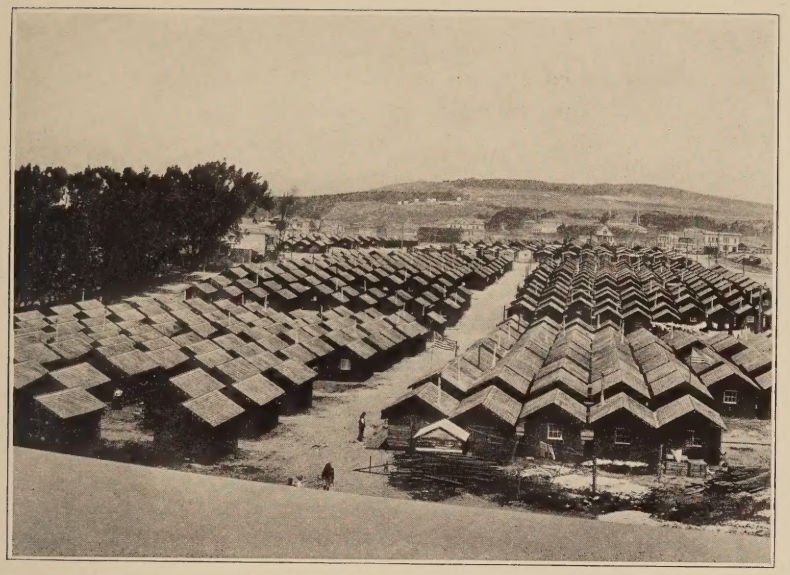
3. To make within the limits of the camp all investigations necessary to determine the current needs of the refugees.

4. To inform the Rehabilitation Committee of any applicant who had shown a readiness to leave the camp and to be rehabilitated.

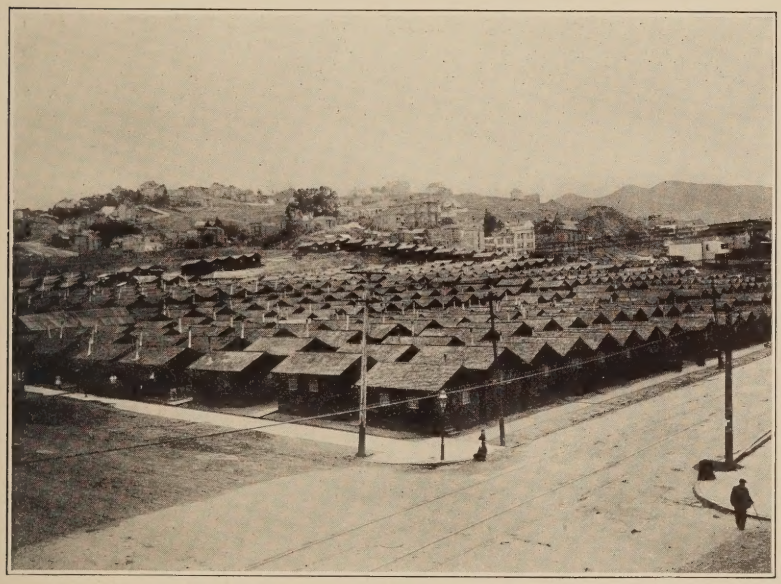
The Rehabilitation Committee on its part agreed:

1. To follow the notification of an applicant's readiness to leave a camp by an investigation of its own and to take such action as the inquiry would warrant.

2. To assume responsibility for supplying all relief outside of the camps, this full responsibility to be assumed not later than the end of August.



Camp No. 25, Richmond District, opened November 20, 1906



Camp No. 29, Mission Park, opened November 19, 1906

Two Cottage Camps

The responsibility of the Department of Relief and Rehabilitation for relief outside the camps remained absolute, with the exception of the housing aid given by the Department of Lands and Buildings. Mr. Bicknell was appointed to carry out the plan so far as it related to the Rehabilitation Committee, to which he later presented his plan for the establishment of a Bureau of Special Relief under the Department of Relief and Rehabilitation. This new bureau, which is described elsewhere,* gave aid in kind; the Rehabilitation Committee gave emergency aid in cash.

2. PERIODS OF REHABILITATION WORK

By way of introduction to the following chapter, a summary may well be made of the periods of time into which the rehabilitation work naturally fell.

May 5 marked the beginning of the rehabilitation work under the direction of the Red Cross, a period when a force of workers, trained and untrained, got steadily to work, and when policies began to be shaped. It may be called the formative period.

July 7 began the second period. It was the time when the Rehabilitation Committee of the Finance Committee of Relief and Red Cross Funds got into the saddle, carrying with it the staff and adopting the policies of the formative period. It was marked by the rapid development of district organizations; by the rapid increase in the number of applications for relief. It may be called the period of accelerated applications.

August 20 opened the third period, when a decline in the number of applications was brought about by new restrictions upon the character of cases eligible for consideration; the time when the advisability of the district plan of organization was brought in question. Furthermore, it was the time when grants were sharply limited by the withholding of the eastern funds.† This may be called the period of arrested progress.

November 4 began the fourth period, when the centralized plan was in force and when a persistent effort was made gradually

* See Part II, p. 145 ff.

† See Part I, p. 99 ff.

to decrease the responsibilities carried by the Rehabilitation Committee. It was the period of centralized effort.

April 9, 1907, marked the beginning of the fifth and last period, which closed June 30, 1907, with the taking over of the rehabilitation work by the Associated Charities. It was a time of rapid discharge of committees and of readjustments,—the period of withdrawal.

II

METHODS OF WORK*

1. THE DISTRICT SYSTEM

BEFORE the formation of the Rehabilitation Committee the Associated Charities† had assumed responsibility, under the Red Cross, for the investigation of applicants for rehabilitation. During July the Associated Charities under the direction of the Rehabilitation Committee organized in each of the seven civil sections of the city a committee of persons who were related more or less to the previous charity work of the locality. Each section or district office was supervised by a chairman‡ under whom was an agent with a corps of visitors and clerks. By securing in addition to the local charity workers the services of several experienced workers from states east of the Sierras, it was possible, as has been already stated, to have an experienced agent in each district. Four sections were in charge of agents drawn from the outside; three of agents with experience in the San Francisco Associated Charities.

The month of July was one that called for the exercise of discretion and tact, as it was a time when a large untried force had to be organized to visit families. A general superintendent of district work was appointed to bring about unity of ideals and standards in the sections and to cultivate a sympathetic understanding of the system on the part of all concerned in it. The position was held during July by one of the eastern workers and after August 1 by the general secretary of the Associated Charities. The section committees, mentioned above, made a strong and interested group of volunteers.

* The section on methods in Appendix I, p. 406 ff., supplements this chapter. It is more detailed than is this portion, and is important to those who are responsible for organizing a relief force.

† See Part I, p. 14.

‡ These chairmen were the same men who had been serving since May as the civilian chairmen in their several sections.

In one of the sections was to be found a group of workers who knew their neighborhood thoroughly,—a physician who had done active work among the poorer people previous to April 18, the president of a settlement, and the priest. These met together each day with others to go over the case work of the investigators who were studying the individual needs of refugees. Nowhere else could one get such an impression of the cosmopolitan character of San Francisco. The names of the investigators showed their origin,—Italian, Spanish, English, Scotch. These could speak to the refugees in their own tongues. One of the investigators was a trained nurse who had been at work in the neighborhood; another, an artist who had been the year before as far away from the Pacific Coast as the Albert Nyanza; the third, a student of economics. In still another section were to be found as investigators a force of college students. Seven of them were from Stanford University. They gave devoted service from April until the university opened in the autumn. They camped in the outer office and would work from early in the morning until late in the evening. They were often visiting at six in the morning and were to be found in the office writing reports at ten in the evening. Several teachers, a physician, and a trained nurse made up the rest of the group, which was guided at first by one of the most active and devoted local workers, a probation officer of the juvenile court.

In another section one felt the distinctive mark to be catholicity. The chairman of this committee was a Presbyterian minister and the assistant to the agent was a Unitarian minister who had given up his charge to devote himself for a year to the charitable work of the city. A Hebrew whose strong personal influence counted for much in dealing with the refugees of his faith; another Hebrew, a woman, who as a volunteer had done most important service in securing work for the refugees; an active worker in women's clubs; and other men and women who had had experience as teachers and in business, completed this section committee.

In so large a group of investigators, brought into service at a time of high pressure, there were necessarily to be found many attitudes of mind toward the work and varying degrees of readiness to be instructed. What surprised those who had the task of

fitting the visitors to their work was their adaptability. The committees met at short intervals to review, one by one, the stories and recommendations of the investigators, and to make their own decisions to be submitted for final action to the Rehabilitation Committee at headquarters.

The investigating force of the Rehabilitation Committee reached its highest number in August, 1906, when it numbered 96 persons on full and nine on half time. Sixty-five other persons were also employed, principally as clerks and messengers. The Committee from the start took the sensible ground that as far as possible there should be investigation of each applicant. The record card used in the sections was the second registration card, which as the reader knows, superseded the one adopted in the initial relief period.*

The second registration was undertaken by the staff of workers gathered together by the American National Red Cross, who worked from the seven civil sections and recorded their investigations on the improved cards described below. These cards, which were kept on file at headquarters, were, from the time of the second registration to the end of the rehabilitation work, used by the various committees. They held the facts as to an individual's own expectation of providing shelter for himself and family. Later these cards served to measure the degree of success each applicant had made in carrying out his own plan.

The second registration, though not to the same degree as the first, failed in completeness, so that many persons who applied later, not only to the Rehabilitation Committee but to the many other committees and departments, were given relief by those who were in ignorance of what help had already been extended. If registration had been accurate and complete from the beginning much saving of money and time would have been effected, and, of immeasurably greater importance, much better rehabilitation work could have been done. A thorough system of registration would have been opposed by many of the relief workers, as well as by the refugees, but the importance of securing, in beginning such a work, an accurate registration of names and references and of entering on the dated cards the facts of aid re-

* See Part I, p. 49. See cards in Appendix II, pp. 428 and 429.

quested and given, cannot be over-estimated. The outstanding need of the later rehabilitation work was for a registration so inclusive that it might serve as a general confidential exchange of information* of the sums of relief given and the efforts made to rehabilitate individuals or families. One of those who had partial supervision of enumeration for the first registration has said that a more carefully prepared card and a rigid supervision of investigators could have secured the desired results even if the investigators were untrained. The lack of a well ordered bureau for confidential exchange of information led to serious duplication of inquiry and of grants.

But to return to a consideration of the record card. It provided for a graphic presentation of the salient economic features of each family. When rightly filled in it showed the total present income of the family, its physical condition and the previous occupation of the breadwinner, the sum of its losses and its present resources. It gave a picture of the family's former or present relations to its church, its lodge, its employers, its plan for rehabilitation, and the investigator's estimate of this plan or the investigator's alternative plan. Each visitor who had not had previous training as an investigator was given careful direction as to how an investigation should be made. Each was instructed to explain to the families that what was being aimed at was to find a way out which would be a real way out. Relief that had been already given was emergent, temporary. But now the Committee was anxious to learn of those who with a fair grant would be able to re-establish themselves.

In compiling the statistical abstract of applications for Chapter IV of this part of the Relief Survey no attempt was made to ascertain what references were seen or corresponded with, except for the business application cases. These were controlled by much stricter regulations than were the other applications. It is impossible, therefore, to state accurately the number of applications that were superficially investigated by visits to the applicants only. It is probably true that a study of the applications for household rehabilitation would show that comparatively super-

* Registration as a means of holding and securing information was in use by various committees other than the Rehabilitation Committee.

ficial investigations had been made although there had usually been some attempt to corroborate the applicants' stories by calling for a general letter of recommendation or one written directly to the Committee. Letters from ministers bulked large in this correspondence. The experience of the Rehabilitation Committee, it can be most positively stated, confirmed that of the special relief committee of the Chicago fire that such recommendations are valueless in the vast majority of cases. It is sufficient to state here, as this question will be brought up later in the discussion of the Committee's relation to the auxiliary societies,* that the Committee learned quite early in its career that some of the clergy of the city had had manifolded a stereotyped form of recommendation to give to any one who might apply.

The method of investigation in force would have been insufficient if it had been thought necessary to inquire closely into the moral character of the applicants. What the family had to say about its previous income; what its present income was; what its plans were and how it hoped with the aid of a grant to carry out these plans,—these with the visitor's observations gave a sort of rough-and-ready gauge. There was, of course, a certain amount of deception, but the field investigations made later by the Relief Survey showed that the percentage of grants made upon actually fraudulent representations was comparatively small. Plans for rehabilitation that were inherently weak or confused or unwise had to be guarded against. The grant desideratum was practical definiteness. Illustrations of what were considered to be definite, what indefinite plans, are incidentally presented under the chapters dealing with particular forms of rehabilitation. It is well at this point to state that after October 12, 1906, before a grant for rehabilitation or aid for furniture could be obtained, an application had to be made to the Rehabilitation Committee on a printed form.†

The applications for tools were made the subject of a comparatively superficial investigation. Transportation cases were subjected to a gradual rise in the standard of inquiry. In the case of "general relief," which included the permanent care of aged or invalid persons and of unsupported children, medical co-

* See Part II, p. 137 ff. † For reproduction of form see Appendix II, p. 435.

operation was generally called for. Applications for emergent relief led to no extended investigation. The housing applications, as will appear,* were subjected to special forms of inquiry.

Applications were received at the seven section offices at any hour of the day, as well as at the central office of the Associated Charities. The rule was, theoretically, to receive no applications at the office of the Rehabilitation Committee; but so many applications, some of which called for immediate investigation and action, were referred directly to the Committee, that from one to four interviewers had to be held at the central office to attend to them. It would have been ill-advised during July and August to limit either the hours or places at which applications could be made. Any limitation might in some instances have caused actual distress. The magnitude of the task did not in itself, save in exceptional circumstances, delay the giving of emergent relief, as special arrangements were made for expediting emergency cases.

Before recommendations were brought to the members of the Rehabilitation Committee for decision they were read by trusted employes of the Committee in order that apparent injustices resulting from the varying standards of the different section committees might be done away with. The Committee itself established rough standards to govern its decisions. For household rehabilitation, for instance, its standard adopted after a careful employe had visited several furniture companies to learn the range of prices, was based upon a rate of $50 a room for each of the minimum number of rooms which would be required for an individual family. Certain fixed rules were also adopted with reference to business rehabilitation.† There was no little criticism of an intermediate step having to be taken between the passage of records from section committees to the Rehabilitation Committee. During the latter part of the second period, which ended in August, 1906, some members of the Rehabilitation Committee itself were inclined to doubt the wisdom of the plan. Nevertheless, the opinion of the majority of the Committee was that its rough standardizing was a great time saver. The reviewers

* See Part I, pp. 22–23 and 69 ff.; Part IV, Housing Rehabilitation, p. 211 ff.; and Appendix I, p. 417.

† For full discussion see Part III, Business Rehabilitation, p. 171 ff.

HEADQUARTERS DEPARTMENT OF RELIEF AND REHABILITATION, GOUGH AND GEARY STREETS

exercised no discretionary authority. They were indeed willing to present any case, in any form, to the Committee if a section committee insisted upon it. A justification of the plan lies in the fact that when a case went directly to the Committee from a section, almost without exception it was sent back. The reviewers served simply as advisers to the section committees. They had in mind the broad lines of policy that had been marked out by the Rehabilitation Committee and were in many instances able to save from one to two days in the reaching of a final decision as to a grant. An explanation made by the trained reviewer to a district messenger, an agent, or Committee member, was oftentimes much more acceptable than would have been Committee action which reversed a section decision.

Another subject that called for anxious debate was as to the degree of power that should be given by the Rehabilitation Committee to the section committees to make grants of money for emergency need. On July 12, the Committee resolved that in an emergency case a requisition might be made on the treasurer for a sum not to exceed $50, provided the request were signed by two members of the section committee. The Committee reserved the right to review such grants and at any time to withdraw the privilege from the sections. At a meeting held a day or so afterward this matter was reconsidered and laid over because several members of the Committee expressed themselves forcibly as opposed to any division of responsibility. At a joint meeting of the Rehabilitation Committee with the members of the section committees, held on July 19, 1906, the question of placing small funds in the hands of the section committees was again informally considered. Some of the section members strongly urged this plan and cited illustrations of necessary delays incident upon the ordinary procedure,—illustrations which proved that the delay was a source of embarrassment. As a member of the Committee recently said, a great amount of unpleasantness was caused by complaints of delay in comparatively small matters. Objections still being made by some members, the Committee asked the Associated Charities to present a plan, but though such a plan was drawn up it was never presented for action to the Committee because of the objections that were raised against it.

This source of friction was removed in the course of events. When the Bureau of Special Relief* was established on August 15, 1906, applications for emergency relief in kind were referred to it. On the closing of the section headquarters, Committee I of the centralized system† was prepared to give small money grants on short notice. The Associated Charities, from almost the beginning of the rehabilitation work, also stood ready to make small gifts of money to persons in need, or to make immediate purchase of necessities. It was from time to time reimbursed for these expenditures, though no formal arrangement was made by which it could draw on any regular fund for petty cash expenditures.

Anyone who has had experience in a charity organization society which has district offices knows that the common rule is to empower a district superintendent or committee to make emergency expenditures of comparatively limited amounts and to draw for reimbursement on the society's general relief fund. Such special expenditures are subject to audit. The principle underlying them is at stated periods to have their issuance made the subject of a careful review by the general secretary, the district supervisor or some other central office official. In case of continuous indiscreet expenditures the question raised is not whether the power shall be withdrawn but whether there shall be some change in the district force or some calling of volunteers to account. In other words, the principle has been recognized that though there can be no division of final responsibility as to expenditures, as a matter of practical efficiency, districts must be given a certain amount of discretion in the making of small emergency grants.

The extent of the task of investigating and reviewing cases can be measured by the following showing. When the Rehabilitation Committee settled to its task on July 7, 1906, the formative period of rehabilitation work closed. The second period was inaugurated by public announcement of the Rehabilitation Committee's plans. During July, 1906, the work increased by leaps and bounds. Though the Committee might wish to feel its way there was no time for deliberate action as the members had simply to speed up in order to keep ahead of the applications awaiting action. By August 1 the Committee had passed upon 3,000

* See Part II, p. 145 ff. † See Part II, p. 125.

applications. On that same date there were about 9,000 applications in the sections which either were awaiting investigation or had been partially or fully investigated, but awaited action by the section committees. The original estimate of families that would need rehabilitation was 15,000. To pass on one-fifth of the whole may be considered to be fairly good progress for the first three weeks of a committee's real work. During the next twelve days, as the news of the grants began to circulate widely, came the high-water mark of applications. On August 13, at the request of the chairman of the Committee, a complete return was made which showed that there were then 8,916 applications pending, and that the average rate of applications was somewhat over 200 a day. The danger of swamping the work was evident.

At the time when the number of applications for rehabilitation was heaviest came the uncertainty as to whether funds would be available. The chairman of the Rehabilitation Committee, therefore, at an important meeting held on August 12, requested members to present a definite plan as to the amount of money that they would request the Executive Committee to set aside for rehabilitation. Accordingly, on August 16, the following estimate was presented as the minimum amount that would be required for carrying on the work of the Department:

TABLE 29.—ESTIMATE OF AMOUNT REQUIRED FOR CARRYING ON WORK OF RELIEF, PRESENTED AUGUST 16, 1906[a]

Branch of work	Amount required
Rehabilitation	$1,250,000
Hospitals	100,000
Industrial Centers	15,000
Special Relief (General Relief)	250,000
Transportation	10,000
Administration	100,000
Total	$1,725,000

[a] On August 11, 1906, the balance sheet of the San Francisco Relief and Red Cross Funds showed that a total of $5,599,466.02 had been received by that body; that deducting expenditures and immediate liabilities there was an actual cash balance of $2,105,309.74. This total was not all available for the uses of the Rehabilitation Committee but was the only source of support for the Department of Camps and Warehouses, the Department of Lands and Buildings, both of which required large sums, and all other activities of the Relief Corporation.

What the estimate for rehabilitation was based upon it is difficult to say, though the original estimate of $1,500,000 may have again been in mind. By August 16, applications to the number of 4,635 had been passed upon by the Committee, involving a total disbursement of a little over $300,000 and an average grant of about $80 a case. About 10,000 applications were pending and there were still three or four thousand families in the camps who would eventually have to be assisted by the Committee. Upon this basis a total of $1,120,000 would be required, and this may have been the basis for the estimate. Prospective applications from persons living outside the camps were not taken into account.

No action was taken when the estimate was presented, but at the meeting of the Committee on August 20 the chairman again presented a detailed report regarding funds available for the Corporation. After a very extended discussion it was agreed that it would not be safe for the Rehabilitation Committee to take further action until it knew something more definite regarding the amount of money it would receive and the amount that would be called for by the applications on file. The Committee decided therefore to notify the sections, the societies that were authorized to investigate applications for relief, and the press, that after August 20 no more applications for rehabilitation and relief would be received until all the cases pending had been investigated and disposed of. After this date no official notice was ever given of the readiness of the Committee to again receive applications.

Applications for medical aid, and in special instances for food, were to be received, however, as before, at the section stations. This action, which was momentous, inaugurated the third period of work,* which extended from August 20 to November 4, 1906. A large number of applications was received later and all the applications on file were in the course of time duly considered and made whenever necessary the subject of grants, the amount of money used for rehabilitation being in the end considerably larger than was estimated. August 20 is the sinister date which appears and reappears in the later chapters, when the subject of delay in the rehabilitation work is discussed.

* See Part II, p. 111.

The superintendent of the Rehabilitation Committee at that time prepared detailed instructions for the force at the main and at the section offices. These instructions were adopted later by the sub-committees of the centralized system. The instructions provided that future applications and those pending but not yet investigated, for medicine, medical aid, special diet, food, tools, and sewing machines, be referred to the Bureau of Special Relief, and that they be considered with reference to the relative disability of the applicants, in the following order:

1. Aged and infirm.
2. Sick and temporarily disabled.
3. Unsupported women and children (families without male breadwinners and with the burden of support resting heavily on the women or children).
4. Families insufficiently supported (breadwinners unable to earn enough to provide a surplus for rehabilitation or enough even to pay running expenses).

After the four classes of cases had been investigated and reported to the Rehabilitation Committee for final action, the sections were to investigate the remaining applications. This latter group of applications* was to be divided into three classes:

1. Household rehabilitation.
2. Special building propositions not covered by the Department of Lands and Buildings.
3. Miscellaneous cases.

The immediate attention of the Rehabilitation Committee, now that the general drawing of checks was suspended, was confined to those applications already on file in which emergent action was absolutely necessary or in which grants had been promised provided certain conditions were complied with by the applicants. All applications for business rehabilitation were to be laid aside for a time with the understanding that if the Committee later secured sufficient means they should be investigated and reported on. The Committee indicated that unless disablement or sickness were involved it would be most reluctant

* All applications made by refugees living outside of San Francisco were considered by the whole committee.

to consider any family to be in urgent need if in it there were a male breadwinner earning reasonable wages.

The plan of the Rehabilitation Committee was to go over the whole mass of applications and then draw checks in favor of the first four classes. This marked a distinct limitation upon its work. By vote of the Committee on August 30, 1906, it was decided to settle at once all unpaid grants that had been approved on August 20. By September 20 accumulated applications had been investigated and the Committee was ready to pass upon them. It is not clear from the records just when the bars were lifted and when checks were issued as heretofore upon all classes of cases approved by the Committee. There appears to have been no formal action in this matter. It is interesting to note that on August 18 the total disbursements recorded were $356,773.75 and the total applications acted upon 5,241. By September 20, 1906, the total disbursements amounted to $573,337.91 and the total cases acted upon were 10,374.

2. THE CENTRALIZED SYSTEM

In October, 1906, there was a radical change of method. On September 27, the Rehabilitation Committee was notified by the Corporation that all the sections except Section 11 would close by the end of September. As the section offices closed, members of the paid and voluntary staffs were drawn into the work of the central office, the paid workers to continue as investigators or clerks, the members of the district committees to serve as an auxiliary committee to the Rehabilitation Committee for the review of cases. These were steps preliminary to a centralizing of the work. On October 11, when the chairman presented his plan for a division of the Rehabilitation Committee into sub-committees, 18,196 applications altogether had been passed upon. At close of business, October 11, 1906, the bookkeeper of the Committee had handled these 18,196 cases and had paid out on them $842,076.21.

The plan for the centralized system was presented by a sub-committee consisting of the chairman and the superintendent, who was the secretary of the Associated Charities and responsible for the issuing of instructions to the district workers. It was to

create six sub-committees. The Rehabilitation Committee was to be drawn on to provide a chairman for each and the former section committees to provide the membership. The numbers of the sub-committees and their respective fields of work were as follows:

SUB-COMMITTEE	FIELD OF WORK OF SUB-COMMITTEE
I.	Temporary Aid and Transportation.
II.	Relief of Aged and Infirm, Unsupported Children, and Friendless Girls.
III.	Relief of Unsupported or Partially Supported Families.
IV.	Occupations for Women and Confidential Cases.
V.	Housing and Shelter.
VI.	Business Rehabilitation.
VII.	Furniture Grants to heads of families employed but unable to furnish their homes.
VIII.	Relief in Deferred and Neglected Cases.

Committee VII was formed on January 16, 1907; Committee VIII on November 17, 1906. Each was considered as a sub-committee of the older sub-committees. Two of the six secretaries already appointed served the new committees. It may be noted here that five of these six secretaries had had previous experience in charity organization work.

The following members* of the Rehabilitation Committee were appointed chairmen of the respective sub-committees:

SUB-COMMITTEE	CHAIRMAN
I.	O. K. Cushing
II.	Dr. John Gallwey
III.	Archdeacon J. A. Emery†
IV.	Archdeacon J. A. Emery
V.	Rev. D. O. Crowley
VI.	C. F. Leege

The methods of investigation under the new system were the same as under the old, but the change involved radical differences in treatment. It is generally acknowledged that the

* Two of these served as chairmen of Committees VII and VIII.

† Succeeded by A. Haas.

district system was the only one practicable in the early days, when transportation facilities were so limited. The physical difficulties that would have been involved in attempting to make an investigation from one center was not the only, if indeed the most important factor that led social leaders to determine upon the district plan. The primary reason was that the seven civil sections were known to the people when they wished to follow their early applications for clothing and other emergent needs by applications for rehabilitation. The social investigation was made to fit the civil section plan, which was based upon the theory that by working from district centers it was possible to gain more accurate knowledge of the actual needs of families and to have such brought more quickly to the attention of the workers and be followed more surely by helpful recommendations than would be the case if need were relieved and recommendations made by one or several central committees. In short, it was believed that the district plan of the larger charity organization societies could be well adapted to the rehabilitation work and would give it greater firmness, accuracy, and swiftness of action. As it turned out, however, under the district plan the hoped-for swiftness of action was not achieved, which was one of the reasons for the change to the centralized system. After the change the average period of time lapsing between application and grant was considerably reduced; however, this is partly to be accounted for by the fact that after October, 1906, the Rehabilitation Committee acted more rigorously on the policy adopted August 20 to limit the number of applications received.

During the first five months of the great relief work the most destitute had made application. This fact, and the further fact that prompt action was made possible through the creation of the Bureau of Special Relief, justified in a measure the change to the centralized system. The advantages of the centralized system as developed in San Francisco may be said to be that under it the attention of a group of workers was confined to the consideration of a specific class of grants. Such limitations brought expertness and a surer standardizing of the grants within a class. The disadvantage is that with the gain in expertness came a loss in general appreciation of the need of the individual

case. The individual members of the Rehabilitation Committee worked separately as chairmen of the sub-committees. They were brought much less to consider in common the reason for approving or refusing to approve the grants called for by the several section committees. In the earlier period some of the members in daily conference performed this important duty. Members of the Committee themselves believed that they lost something of the broad view of the situation and the correlation between grants when each came to have his own particular field of activity. Although they developed as specialists, they were bound by no strong unifying force.

Some of the members, and other persons experienced in the work, consider the division of cases to have been a weakness that should be reckoned with by those who may deal with similar problems in the future. Important questions of policy were of course discussed at meetings of the Rehabilitation Committee, which in the busy season were called twice a week; but after all, it was general questions of policy, not individual cases, which were then considered. The important thing was for the Committee to have on any given day a knowledge of just how the grants in each department ran; to learn by a comparative survey whether, in view of the total sum of money which the Committee expected to handle, the amounts being granted by the different departments, case by case, ordinary case after ordinary case, were too small or too large.

Another weakness of the centralized system, and a serious one, was that it necessitated the crossing of each other's paths by the various sub-committees. It was to be expected that by no imaginable classification of applications short of an arbitrary division along geographical lines, could confusion be avoided. As all charity organization workers know, an application for a specific form of aid may upon investigation indicate that a totally different form of relief is required. In the first two months, under the centralized system, there was much referring of applications from committee to committee, as new or changed needs were revealed; but in December, to prevent delays, it was decided that the committee to whom an application was first as-

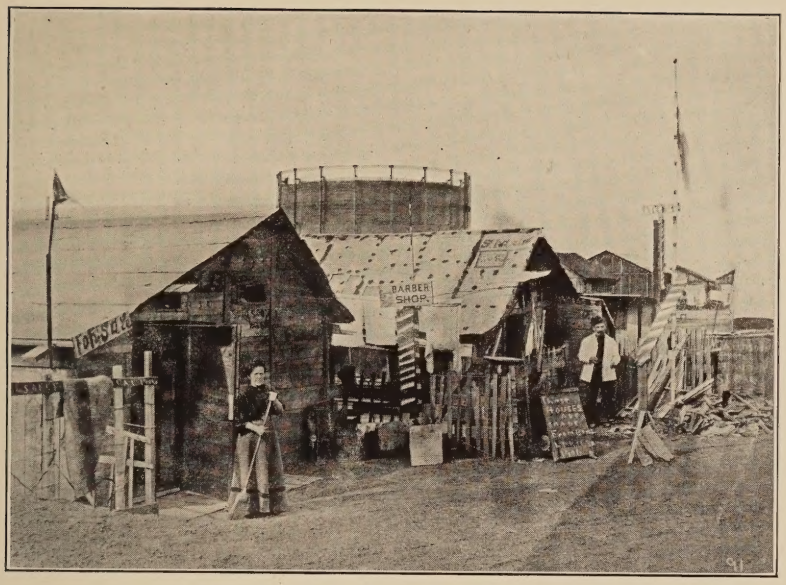
signed should see it through to the end, no matter what form of rehabilitation was found to be required.

Considering the blurring of hard and fast lines that this decision entailed, together with the crossing of paths incident to the division of work, it is not surprising that the development of group specialists was by no means as complete as was anticipated. The sub-committees found it impossible to keep to the spheres of work outlined. There was, however, considerable variation in treatment by the different sub-committees. In the nature of the case, the first four committees had largely to do with applications for "general relief" and hence of necessity crossed paths more than the remaining committees. Among the different fields of activity, housing stands distinctive as being the most highly specialized. On the other hand, business rehabilitation and general relief were so generally cared for by the first four committees that all of them might well claim joint tenancy of these fields.

During October the policy had been adopted of making no further grants to able-bodied single people,* to heads of families capable of supporting those dependent on them, or to applicants to start in a business that called for a special license or that had to be put under special police supervision. This last exception was made to prohibit grants for saloons. On October 12, the Rehabilitation Committee learned officially that business rehabilitation might be resumed, as the New York Chamber of Commerce on October 2 had resolved to transfer $500,000 to the Corporation, with the proviso that the money be used for "the rehabilitation of those sufferers who by reason of the disaster have been deprived of the use of stocks or goods, utensils, tools, implements of labor, etc., and thus to help them to establish themselves in their professions or trades."

The question of who should be responsible for making final decisions as to grants was reopened in the beginning of the period of centralization, and on November 1 it was finally determined that emergency cases that involved an expenditure of less than $50 might be approved by the chairman, or in his absence, by the vice-chairman of a sub-committee, provided the action were

* A reiteration of former policy.



Barber shop and shack constructed of boxes

A drinking place

reported by the vice-chairman to the chairman if the former had acted in the absence of his superior; that grants for amounts under $500 might be approved by the chairman of a sub-committee; and that grants for amounts of $500 or more must be approved by at least two members of the Rehabilitation Committee or by the chairman and two members of a sub-committee, provided in the latter case the action was reported to and entered on the minutes of the meetings of the Rehabilitation Committee. The last restriction led to frequent drawing of checks to the amount of $499. Later the Committee made special provision for the granting of money for loans* so as not to embarrass the work of its sub-committee on housing.

The fourth period of the rehabilitation work, November 4, 1906, to April 8, 1907,† was marked by fluctuation, the tide of applications sometimes increasing and sometimes decreasing. When the six sub-committees were organized it was assumed that a normal family with one or more able-bodied breadwinners should not then be in need of assistance in furniture and other household goods. Labor of all kinds was in great demand and there was no reason why families should not themselves secure for cash or credit sufficient furniture to start housekeeping. No provision‡ was made, therefore, for grants of furniture or other household goods except as called for by the working of Sub-committees I, II, and III. As soon, however, as the new committees got under way, there was considerable discussion as to the need of some committee to act on applications from heads of families for furniture. It was decided, early in November, to receive applications from heads of families who were steadily employed but who were not earning enough to furnish their homes except by incurring a burdensome debt. This action was rescinded later because there was no machinery

* The sub-committees could at their discretion make loans instead of grants, where there was strong likelihood of repayment. Loans had been made since the beginning of the work, but for some time prior to November had been discouraged.

† See Part II, p. 111.

‡ *Late Committee decisions.—December 5, 1906.* That in making applications to reopen a case, except on account of sickness, the applicant should be required to explain in writing the reason for his request.

January 24, 1907. That grants as a rule should not be made for funeral expenses. When in exceptional instances such grants were made they should be limited as far as possible.

for receiving such applications and because there were other forms of application that indicated a greater need. Not until January 16, 1907, was provision made to receive applications for so-called "special furniture grants," which were passed on by the chairmen of two of the original sub-committees. On January 17, notice that applications for aid in refurnishing homes would be received was given in the San Francisco newspapers.*

During this fourth period it became apparent that future applicants must be made to realize that what they were asking for was ordinary relief. On February 13, 1907, therefore, the superintendent, who it must be borne in mind was also secretary of the Associated Charities,† was authorized to put the work in the application bureau on a relief basis. A circular was issued which stated that no application would be received except on a purely relief basis; that is, applications would be received only from families placed unavoidably in a position where they could not support themselves and whose need would be met in ordinary times through one of the regular charitable organizations.

As a further result of the mid-winter resolution the scope of the relief work was narrowed still more definitely. Three reasons given for a limitation of scope were:

1. That there was less than $2,000,000 in the funds, a large part of which would be called for by the applications for housing and other relief already under consideration.

2. That a considerable amount of money would have to be reserved to meet the expenses incurred by the other departments and bureaus, which included medicines for the use of the patients in the hospitals and in homes for the aged.

* REHABILITATION COMMITTEE

HELP TOWARD THE REFURNISHING OF HOMES

Applications will be received from families who are self-supporting and who have suffered material loss from the disaster. The income and present resources must be insufficient to enable the family to get necessary household furniture within a reasonable time without incurring burdensome debt. No application under this head will be received from anyone to whom the committee has already made a grant.

APPLICATIONS WILL BE RECEIVED BY MAIL ONLY. Write for blank to Gough and Geary streets. Mark envelope "Furniture Application." NO APPLICATION WILL BE RECEIVED AFTER JANUARY 31, 1907.

† See Part II, p. 124.

3. That the then prosperous condition of San Francisco precluded any legitimate need for further general relief distribution. The essential points, to repeat in part what has already been written, in a notice that was issued for the use of the sub-committees and employes, were:

1. *Emergency cases.* New applications involving urgent need for relief in kind should be referred direct to the Bureau of Special Relief. Applications on file requiring an immediate money grant should be referred to a sub-committee consisting of the chairmen of Sub-committees I, IV, and VI. Applications for emergency checks should be made in writing by the chairman of the committee in which the application was filed.

2. *Necessity for economy.* Close economy should be urged on the ground that there would be no money to expend in excess of the amounts actually required.

3. *Standards for adjusting special furniture grants.* No grants should be made unless it were evident that it would be difficult for the family to secure furniture within a reasonable time without incurring heavy debt.

4. *Standards for adjusting grants in Sub-committees I, II, and III.* All applications should be considered on a strictly relief basis; no grant should be made unless it would enable a family to become self-supporting.

5. *Payments in ordinary cases should be temporarily suspended.* No further checks should be issued except in emergency cases until all the sub-committees had passed on all the pending cases. Applications should be tabulated and final decision reached as to what action should be recommended.

The fact that the Rehabilitation Committee had entered upon the fifth and last period of its work is sharply marked by the discharge on April 4, 1907, of all sub-committees, except Committee V, the important housing committee. The fifth period is also marked by the fact that it coincides with the ending of the first year after the disaster, and that it properly inaugurates the definite establishment of the work on a purely relief basis.*

From the beginning of April, 1907, to the end of July, action was taken in a fairly large number of cases. The Rehabilitation Committee returned to the practice in vogue before November, 1906, of considering such current applications as did not naturally

*See Part V, Relief Work of the Associated Charities, p. 279 ff.

go to either the housing or the confidential committee. By May, 1907, the number of cases to be daily disposed of had fallen from 200 to 25, and the average number of daily applications had decreased to a marked extent. The steady drop in the number of applications meant to the Committee that its work had reached the stage when it could be undertaken wholly by the Associated Charities.

The Associated Charities, as well as other San Francisco charitable agencies, was financially crippled because the fire had affected more seriously the class that ordinarily contributes to charitable societies than any other class in the community. The general subject of grants to institutions or societies not dealing with families in their homes is considered in a separate section, but the subject of grants to the Associated Charities fitly belongs in this chapter because to it fell the work that so far had been done directly by the Rehabilitation Committee with the steady co-operation of the Associated Charities' force of paid and volunteer workers. The mass of the population was on a fairly satisfactory economic basis, but it was wellknown that for some time to come the charity work of the city would be very heavy.

On May 18, 1907, a decision was reached by the Rehabilitation Committee which was the fruition of much anxious discussion. Its conclusions were that as $186,850 remained of the sum of $500,000 which as originally planned was to be used to reestablish the charitable organizations in the city, $145,000 of this amount, in accordance with the recommendation made by the charity advisory committee, should be entrusted to the Rehabilitation Committee to be allotted by it to certain of the charitable and benevolent organizations.* The Associated Charities was asked to invite a conference of representatives of the St. Vincent de Paul Society, the German Benevolent Society, and the Hebrew Board of Relief, formally to present to the Rehabilitation Committee a practical plan for the administration of the general relief work of the city. On May 30, 1907, the Rehabilitation Committee was notified by the president of the Associated Charities that the office staff of the society was to be withdrawn from the service of the Rehabilitation Committee. The proposal to

* See The Rehabilitation of Institutions, Part II, p. 141 ff.

withdraw was approved but the society was asked to leave the date of withdrawal open until definite plans for future relief work could be perfected.

3. WITHDRAWAL

June 30, 1907, marks the close of the fifth period, when the withdrawal actually took effect. On July 18, 1907, the Corporation made an appropriation of $5,000 to the Associated Charities for the month of July, 1907, to be expended under the direction of the Rehabilitation Committee, subject to the following conditions:

1. The cost of administration should not exceed $1,000 a month.
2. The following classes of persons should be assisted to remove their cottages from the camps:
   (a) Women who were supporting families.
   (b) Families in which there had been severe illness or in which the breadwinner on account of some infirmity was unable to provide a home but was able to maintain one.
3. The grant to an individual case should not exceed $150 and ordinarily should not be more than $100.
4. The Rehabilitation Committee should refer all new applications to the Associated Charities; the Associated Charities at its discretion should refer back to the Committee for action such cases as were not included in the above classification.
5. The Associated Charities should nominate a committee representative of the principal charitable organizations of the city to pass upon applications for assistance in housing rehabilitation.
6. Monthly statements should be made of the assistance granted.

As the Bureau of Special Relief had closed its work June 15, 1907, the Associated Charities assumed entire control of the relief work.

Before the end of July the Associated Charities had organized a committee, called for by section 5 of the above requirements, on which were representatives from its own society, the St. Vincent de Paul Society, the German General Benevolent Society, the Hebrew Board of Relief, and the Telegraph Hill Neighborhood Association. At the same time a form letter was

issued by the Rehabilitation Committee which notified applicants that they must apply directly to the Associated Charities.

The appropriations varied from month to month, but the plan as a whole remained for one year practically unchanged. There was, however, one concession: the Associated Charities was permitted in a limited number of cases to draw on the appropriation for aid to families that had not been burned out, but in which there was severe illness or an incapacitated breadwinner.

When on July 1, 1908, the Bureau of Hospitals closed its work, the work of the Associated Charities was further enlarged by the carrying into effect of the following suggestions by Miss Felton, the general secretary of the Associated Charities:

"In regard to the care of the sick, I respectfully suggest the following plan:

"That for the month of July no appropriation for the hospital work be made in advance, but that the bills presented at the end of the month, after being approved, be paid from the Relief Funds. By the first of August the number of patients in the hospitals will be very materially reduced, and I think that a grant of $1,500 per month will carry the hospital work. This would allow us 30 patients at an average cost of $50. By placing all our children in the Children's Hospital at the rate of $25 per month and many of our maternity cases in the Lying-in Hospital at the rate of $7.00 per week, and by taking advantage of the sanitariums for some of our cases in a more or less convalescent state, we can easily bring the cost down to $50 per patient. I think it would be advisable not to restrict the grant to the care of patients in the hospitals, but to make it for the care of the sick outside of their homes. This would enable us to economize in many cases by boarding out, in private families, convalescents who might thus be cared for at a lower rate than in the hospitals. This applies especially to babies and little children. We can also make use of Miss de Turbeville's and Miss Ashe's Home in appropriate cases, I think, at a rate of $15 per month.

"I figure that a grant of $4,500 per month will carry the hospital work, relief in the form of groceries and medicines, the special money grants under $50, and the administration expenses of our offices. Mr. Bogart and I have gone over the expenses very carefully and have materially reduced them wherever we thought it was possible. We think this is the lowest estimate on which we can carry the work on anything like an adequate basis.

"Our administration expenses should not be considered as simply the expenses of distributing a certain relief fund, because now that we are working under Associated Charities methods, we are expending a great deal of time in actual service for the poor, in trying to secure employment and planning to make them self-supporting, thus reducing the necessity for relief. Work of this sort, of course, requires a great deal more time on the individual case than where the question to be considered is simply the granting or withholding of a sum of money.

"To administer the hospital work in the most economical manner involves a considerable amount of work to the office force, as it means planning for patients who are ready to leave the hospital and who often have no place to go or no proper accommodations. We have reduced the force since the cutting down of the housing work, and I think that everyone here is working to the utmost limit.

"I respectfully suggest that a monthly appropriation of $4,500 be made to the Associated Charities for its work, to be expended as follows:

Hospital work	$1,500
Unemployed	200
Material relief	1,500
Administration expenses	1,300"

4. CONCLUDING REMARKS

Whether the weaknesses of the centralized system as revealed by the San Francisco Relief Survey are inherent can be determined only by future experiment, for there is no way of measuring the relative value of the two systems described in this chapter.

It should be borne in mind, however, that under the district system there was severe criticism of the delay in making grants. The suggestion is offered that whenever a centralized system is desirable, a practical scheme of administration is to organize sub-committees by geographical sections while general control is retained by the central office.

By way of summary, it may be said that the district system was a natural development. It took shape when the army was in control and knew that only by the division of the city into sections could the vast problem be managed. When the social worker took hold the district system was ready to hand and was

availed of to bring into working relation a quickly collected force of trained and untried investigators and advisers. When the relief work came more definitely under the control of the business man, who chafed under criticism, there was a sharp reversal of method. A trade experience that had proved the value of departmental division led naturally to a recasting of the relief work on a departmental basis.

III

CALLS FOR SPECIAL FORMS OF SERVICE

1. RELATIONS WITH AUXILIARY SOCIETIES

UPON one vital question of policy the experience of the San Francisco Rehabilitation Committee repeated the experience of the special relief committee of the Chicago fire. Upon no other point is the evidence of the relief work, following each of the fires, as clear as it is on the question here considered of the establishment of the right relation with local charitable agencies.

In the report of the special relief committee of the Chicago fire* the following paragraph occurs:

"In the earlier portion of its work the Committee relied entirely upon the certificates of the pastors of churches and authorized officers of organized benevolent associations, for the evidence that the applicant's condition and needs had been duly investigated, and for a correct statement of the kind and amount of relief required. To facilitate such investigations, suitable blanks were prepared, containing appropriate inquiries regarding the applicant's property, circumstances, losses, and present condition. Experience soon demonstrated that we could not rely with sufficient confidence upon this method of investigation as affording reliable evidence of the nature and amount of the applicant's needs; and, subsequently, the course was adopted of sending all applications which were suitably recommended to the district in which the applicant resided, for the case to be personally investigated and reported upon in writing by one of the official visitors in the employ of the Society."

It appears from the review of the original plans of the Rehabilitation Committee, that the error made by the Chicago Committee of accepting recommendations in place of making investigations was avoided. The Rehabilitation Committee, as

* See Report of the Chicago Relief and Aid Society of Disbursements to Contributors, p. 197.

the reader knows,* had from the beginning its own staff of paid workers, whose reports and work it could control. But early in July, 1906, considerable pressure was brought upon the Committee to change its methods so that the regular relief societies of the city might upon presenting their cases, with recommendations, have these considered by the Rehabilitation Committee without their having to be subject to investigation by the section forces. Members of the Finance Committee of Relief and Red Cross Funds urged concessions, and concessions were finally made. On July 12, 1906, the United Irish Societies objected to the treatment that the Rehabilitation Committee had advised for some of the families recommended by them. Their representatives were present at a meeting of the Rehabilitation Committee and urged that they be granted the privilege of having their recommendations considered as though they came from the section committees. At that time the Rehabilitation Committee told the representatives that as a trustee of the funds its duty was to gain information about cases through the special channels of information it had provided, and that all reputable organizations would be notified to refer cases to it with recommendations; that it would follow these recommendations or not as it saw fit. The Rehabilitation Committee found that it could hold this position for but a few weeks, because of the influence brought to bear not directly but through members of the Finance Committee of Relief and Red Cross Funds. On July 28, 1906, therefore, a resolution was passed that any charitable organization approved by the Finance Committee might present directly to the Rehabilitation Committee the results of its investigations, with recommendations, and that these would be passed on directly without further investigation.

The United Irish Societies was given this privilege, on probation, for a period of two weeks from July 28, 1906. On July 31, 1906, the privilege was extended to the German General Benevolent Society, and on August 6, 1906, to the Conference of St. Vincent de Paul and the Italian Relief Committee.

To say that the results were unsatisfactory is but to voice the unanimous sentiment of the then created Corporation and of

*See Part I, p. 14.

the responsible workers in the Rehabilitation Committee office. The paid and voluntary workers of the Associated Charities had, under the instructions given them by the section agents and the Rehabilitation Committee, developed certain standards of investigation. Weak as these standards may have been in certain particulars, still they were standards. The visitors were getting, at the least, a coherent account of the condition of each family and were securing, in the main, such data as enabled the Committee to act intelligently. It is true that in a great many cases there was no time to corroborate the statements of applicants, but some picture of the family was presented and some plan that bore on its face a promise of success. The records that came from the so-called auxiliary societies were generally bare and fragmentary. The cards were not filled out and in some cases almost the only thing that the Committee got was the simple recommendation,—so much money for this purpose or for that. Paucity of facts particularly marked the recommendations of the United Irish Societies. A further characteristic was, that because of a lack of understanding of the rough-and-ready standards that had been set, the recommendations called for a higher scale of expenditure than the Committee could possibly approach. For instance, their recommendations for furniture rehabilitation ran from $300 to $500, while the cases presented by the sections ran from $100 to $300. A great many cards had to be returned to the auxiliary societies for reconsideration and additional information.

The claim had been that to receive recommendations directly from these relief societies would be to facilitate the work of the Rehabilitation Committee; instead, the work was hindered. Many applications had to be twice considered, and many were duplications. Some families were in the habit of applying at every place that would receive applications, a difficulty that developed through application by the same persons at the central office and at one or more section offices. Duplications increased when applications were received at the relief societies' offices.

As soon as the first returns showed that the records were unsatisfactory, the Rehabilitation Committee had the superintendent prepare a circular entitled "Requirements for Satisfactory Investigations for the Rehabilitation Committee." The

representatives of the different societies were then called together informally to discuss the circular. Extracts from it are:

"Present and past earnings of breadwinners in the family are also necessary to judge fairly as to present conditions. The same may be said regarding occupation and physical condition."

"The same detailed statement is required under the head of Resources. It often happens that without any deception an applicant does not think of some resource which is available."

"A request upon the card for information as to what the breadwinners are now doing, in addition to the request upon the card for present earnings, is for the purpose of ascertaining whether the breadwinners are back in their original occupations or are doing the best they can in any occupations in which they could fit."

But the time was fast approaching when the Rehabilitation Committee should be held in the dark as to the extent of its resources. With the general suspension of applications on August 20, 1906, came an end to the very unsatisfactory arrangement with the auxiliary societies. After that time applications were received from auxiliary societies, but they were treated the same as were applications from any other source.

It is well to examine a little the records of the work of the auxiliary societies. Taking the one that worked the longest, the United Irish Societies, we find 1,046 applications received directly from it. Of this number 582 were duplications of applications already received through the regular channels. The net result for the 582 was probably delay rather than speed. Grants to the number of 858 were made for a sum of $121,742.91, an average grant in round numbers of $142 to a person. The average Rehabilitation Committee grant to May 27, 1907, had been $109.44 to a person. To make a more illuminating comparison: Most of the United Irish Societies' applications were for household rehabilitation. The average grant of the Rehabilitation Committee for such purposes to May 30, 1907, had been $105.77. An interpretation put on the discrepancy in the amount of grants is, that as the recommendations from the societies were so disproportionately large they could not be brought, even after scaling down, to the common standard set by the

rehabilitation workers. Certain personal elements also tended to create friction; but there is no reason to go into this aspect of the matter simply because the definitive stand taken by the Committee was, that as the responsible distributors of the funds they and their agents alone should make investigations. This important work could not be delegated and the fact was finally accepted that the work of investigation, to be well done, must be done by a salaried force. This point is one, as was said before, on which there was emphatic agreement on the part of all the members of the Committee.

An instance should be noted of work done satisfactorily with a relief society. Immediately after the calamity the possibility arose that the associations of Jewish Charities in the large cities of the country would send their contributions to San Francisco for the Jewish committee to use as a separate relief fund. Instead, however, of attempting to organize a special relief fund, the Jewish committee, upon earnest request, agreed to do its work through the Rehabilitation Committee. The Jewish committee later was merged into the Hebrew Board of Relief, whose work was most efficiently done. This Board was never officially called an auxiliary society, but from the start it made recommendations directly to the Rehabilitation Committee. Its reports were based upon a real knowledge of families, and in a large majority of cases these recommendations were acted upon directly without a supplementary investigation.

In times of emergency it will doubtless often be expedient to make a similar arrangement. Such separation or division of work is very different from leaving to a group of auxiliary societies the responsibility of making investigations and determining treatment. So far as the San Francisco experience is concerned such delegation may be set down as a failure.

2. REHABILITATION OF INSTITUTIONS

The question of the rehabilitation of institutions was considered at one time and another by the Rehabilitation Committee by request of Mr. Dohrmann, chairman of the Department of Relief and Rehabilitation. Not until December, 1906, however, were any definite steps taken in this field. The responsibility

for making grants rested logically upon the chairman of the Department of Relief and Rehabilitation. Early in September Mr. Dohrmann, after consultation with various persons, appointed an advisory committee on charitable institutions which was to make recommendations to him which he in turn would submit for final approval to the Executive Committee of the Corporation. Thirteen persons were chosen to form the committee, with the end in view of giving due representation to every phase of the philanthropic life of the community. In meeting with the new committee Mr. Dohrmann presented a letter of explanation, the salient points of which were:

1. That he as chairman of the Department of Relief and Rehabilitation had power solely to make to the Executive Committee of the Corporation recommendations of grants to institutions.

2. That he wished the advisory committee on charitable institutions to take into account the losses, the wants, and the incomes of the individual societies or institutions and to lay down principles of action before recommending any grants.

3. That he particularly commended to their attention, however, the societies that would be obliged to take up the work of relief when the Corporation itself suspended such work.

4. That the advisory committee should act on the assumption that only $250,000 would be available for its work; though a larger amount might be set aside for rehabilitating institutions when the Corporation received further funds from the Eastern committees.

5. That before the incorporation, grants had been made to a few institutions by direct action of the Finance Committee of Relief and Red Cross Funds.

6. That he would turn over to the advisory committee the information he had received regarding such institutions.

The grants mentioned under (5) had been made "under pressure of unusual circumstances and without that calm and careful consideration which in my opinion should precede such action." He urged that these grants be taken into account before recommendations for an additional appropriation to a society were made.

The suggestion was made that personal visits to the institutions applying would be advisable. The committee was

asked to visit at its own discretion. At the subsequent meeting, held September 14, the following resolutions were adopted:

1. That aid be given, in preference, to the institutions that were most directly assisting the work of the Corporation; namely, such as were caring for the sick, the aged, and helpless children, and were helping individuals and families to become self-supporting.

2. That institutions that had been destroyed by the disaster should not be re-established if in the judgment of the advisory committee other institutions of like character existed to do the work.

3. That no institution receiving state aid should be recommended.

The committee also informally agreed with Mr. Dohrmann's suggestion that in recommending an institution for a grant, consideration should be given to the amount that it had already received from any special or general relief fund. At this September meeting a number of sub-committees were appointed to make investigations of the institutions applying for grants. A number of applications, as has already been noted, were on file. After careful consideration and consultation with Mr. Dohrmann the committee abandoned the plan of publishing in the newspapers a notice describing its work.

In visiting institutions the committee presented the following letter:

"The bearer is a member of a committee investigating the condition of the charitable and benevolent institutions of our city with a view to ascertaining the losses occasioned by the earthquake and fire and the present pressing needs. It is hoped that out of the general relief fund something may be done toward helping the most needy institutions to carry on their work. Will you kindly give the bearer permission to investigate your institution and give any needed information? It is understood that this committee is merely advisory and is trying to ascertain the immediate needs so that if funds become available the most needy institutions will be assisted."

Without following the members of the advisory committee on their round of visits, we shall give the gist of their report to Mr. Dohrmann, which is largely a reflection of the recommendations in his September letter. In this report, dated November 7, 1906, the committee stated that in recommending the allot-

ment of the whole sum of $250,000 to the institutions whose needs and present importance were most apparent, it had agreed on certain principles, the most important of which were:

1. To base an allotment on the apparent impairment of income for the calendar year 1907, and on the loss by fire or earthquake of necessary equipment; and further, to make the sum such as would cover the needs of the institutions for one year only.

2. To make agreement with each institution that any money not used for forwarding its work be returned to the Rehabilitation Committee.

3. To prefer the institutions that were most directly assisting in the work of the Rehabilitation Committee.

4. To favor those institutions which kept satisfactory accounts and kept them in such shape that they might be produced on demand.

The committee selected one year as the basis of time to be covered by grants, but stated as its opinion that most of the institutions would need assistance for a longer period of time. It expressed the hope that a further sum of money would later be set aside to be divided among them in the proportion of the first allotment. The recommendation was that payment be made immediately, except to the institutions that had received grants from the Finance Committee of Relief and Red Cross Funds, this latter class to be aided as soon as feasible.

The institutions aided, all of which had made application before October 10, are only a portion of those that in the judgment of the advisory committee needed assistance. The others, it was hoped, might later be given aid.

The cautious chairman of the Department of Relief and Rehabilitation, after getting advice from the outside, tested the recommendations by the following questions:

1. Does the list include all classes of charities that should be helped?

2. Does the list include all institutions and societies of each class that should be included?

3. Are the grants in proportion to the amount and value of the work done?

4. Are there institutions that should be omitted from this list
   (a) because they have been subjected to severe criticism that has never been fully met;

(b) because they are not charities but run in the interest of denominationalism;

(c) because at this time they are of doubtful value?

5. Should some of the institutions included in this list be given grants only under certain conditions, to be expended under supervision?

The usefulness of this report of the advisory committee in relation to other public calamities would not be increased by a reviewing of its points and suggested issues, nor could the facts which led to the refusals be given in detail, as much of the information obtained was of a confidential character. It is well to indicate the reasons that in some cases led to refusals, without mentioning the particular societies. Up to May 11, 1907, 16 institutions had been refused aid on the grounds shown in Table 30.*

TABLE 30.—REASONS FOR THE REFUSAL OF GRANTS TO CERTAIN SOCIETIES, TO MAY 11, 1907

Reasons for refusal	Societies refused
Not a charitable organization	7
Religious organization solely	4
Not a local organization	2
Not approved by Charities Endorsement Committee [a]	2
Grant already received	1
Total	16

[a] A local committee created before April, 1906. See Part V, p. 283.

3. BUREAU OF SPECIAL RELIEF

One of the plain lessons of the San Francisco experience is that any rehabilitation work should have as an adjunct a bureau to which may be referred cases requiring immediate relief in kind.

If such a bureau had been organized on July 1, it might have made use of the district force, the investigators sending recommendations directly from the district offices to the bureau for immediate action. True, the district offices did have small emergency funds placed in their hands by the Associated Chari-

* For list of societies aided and classified recapitulation of grants, see Appendix I, p. 405.

ties, which in turn was reimbursed by the Rehabilitation Committee; but the expenditures from these funds were necessarily very small and could not secure, for instance, the purchase of sewing machines. A great deal of friction also would have been avoided. The number of complaints would have been much smaller and there would have been no interruption in the efficient progress of the rehabilitation work itself.

When the Rehabilitation Committee early in July was in shape to enter on the active second period of the rehabilitation work, there remained certain shreds of the old emergency tasks. In Chapter I of this part* an account is given of the effort made to adjust the work of the camps and the sections after the withdrawal of food issues, when there was felt to be a gap in organization.

In order partially to meet this situation the Bureau of Special Relief was organized on August 15 following the plan made by Mr. Bicknell, of the Rehabilitation Committee, to handle applications for relief in kind, in order that these need not be delayed and that the Committee might be left free to deal with the larger problem of rehabilitation.

The Bureau, when it began its work on August 15, was prepared to give prompt medical assistance, nursing, and aid in kind to applicants throughout the city. Later in the month the Bureau was authorized to issue orders in small lots for sewing machines, tools, and furniture. The Bureau had no authority to make cash grants.

The central office was established on Gough and Geary Streets, in rooms easily accessible on the ground floor, and here were quartered the superintendent, his secretary, bookkeeper, stenographer, messengers, one or two drivers, and two or three clerks, the number varying with the volume of the work. During the greater part of the Bureau's ten months of service, two physicians,†

* See Part II, p. 111.

† The two physicians who visited for the Bureau also served as agents for the Bureau of Hospitals to determine the eligibility of applicants for admission to the accredited hospitals. This co-operation made a separate medical staff unnecessary. An arrangement was made with two existing societies to care for maternity cases in their own homes. This service was given with no charge upon the relief fund except for certain medical supplies.

two nurses, as well as from three to seven investigators were visiting constantly for it. The original plan was to have an investigator at each of the section offices, with one or two in addition at the central office, to make visits at large. Applications were sometimes received at the central office in person, but the greater number came by mail or telephone direct from applicants or from those who reported instances of need. The applications were telephoned to the Bureau agent in whose district the case was located. Within a few hours the family was visited and a report was telephoned to the office. A Bureau clerk had meanwhile received a report from the Rehabilitation Committee files as to whether any action had already been taken on the case.

Many cases were reported by members of the section committees with the idea that the Bureau would in the interim give care, the Rehabilitation Committee, which of necessity worked more slowly, not being able quickly to make disposition of a case. In this way the work of the Bureau supplemented that of the Rehabilitation Committee and minimized the danger of families suffering from unavoidable delays in the forming and carrying out of a rehabilitation plan. The superintendent, with the information before him, decided whether to give or withhold aid. If aid were to be granted, definite orders for relief were immediately telephoned to merchants with whom arrangements had been previously made. The orders were later confirmed by letter. The aid given by the Bureau of Special Relief finally covered shelter, food (rations or restaurant meals), clothing, furniture, tools, sewing machines, and medical aid of all sorts including special appliances, dentistry in emergency need, and, upon a physician's prescription, special diet.

A visitor called on each family in her charge at least once a week. On a stated day each week she sent in a report which covered all families under her care, and which stated whether the help given in groceries, meat, or milk, should be continued one week longer, with an estimate of how long in each case relief would be necessary. When a family seemed likely to require rations indefinitely, it was until October transferred to Camp 6 and after that date to Ingleside camp, as the Bureau did not provide assistance indefinitely. After the middle of January, 1907, all orders were

issued for two weeks so as to lessen the required visits to each family to one in two weeks. Orders for food and merchandise were placed with merchants located as closely as possible to the residences of applicants, and grocers were held to a high standard of service, both as to quality and quantity of goods and as to promptness of delivery. Special tests were set from time to time to see that the order system worked as planned. In the case of clothing orders the Bureau agent usually went with the applicant to help make selection of clothing.

TABLE 31.—A. AMOUNT EXPENDED MONTHLY BY BUREAU OF SPECIAL RELIEF FOR ALL PURPOSES FROM AUGUST 15, 1906, TO JUNE 30, 1907

Period		Amount
1906	August 15 to August 31	$1,294.10
	September	3,860.45
	October	4,632.00
	November	6,160.32
	December	9,210.66
1907	January	11,284.13
	February	8,940.47
	March	4,320.72
	April	2,936.06
	May	2,668.34
	June	1,249.88
	Total	$56,557.13

TABLE 31.—B. AMOUNT EXPENDED BY BUREAU OF SPECIAL RELIEF FOR ADMINISTRATION AND FOR SUPPLIES FROM AUGUST 15, 1906, TO JUNE 30, 1907

Purpose of expenditure	EXPENDITURE	
	Amount	Per cent
Administration (including salaries of physicians and nurses)	$15,720.70	27.8
Supplies	40,836.43	72.2
Total	$56,557.13	100.0

Certain items subsequently charged to the Bureau bring the total to $58,421.35.*

As seen in Table 31 A the volume of work increased gradually from August, 1906, to January, 1907, and then fell off steadily to June 15.

The Bureau of Special Relief was originally organized to deal only with families living outside the permanent camps, but by degrees it became necessary for it to render to residents of the camps such services as the camp commanders and their staffs were unable to give. Upon direct request from a camp commander, for instance, the Bureau would send regular supplies to applicants who were unable to eat at the camp kitchens, or would, when the camp supply was exhausted, or unsuitable, supply clothes and such emergency household needs as stoves and blankets. The camp department was able through its surgeon to give certain kinds of medical aid. The specific responsibility of the camps was to administer them so as to give suitable housing and discipline to their complex population. It was well that the Department of Camps was able to call on such an organization as the Bureau to supply the miscellaneous needs which lay outside the routine provision of camp life.

As was said above, the Rehabilitation agents sometimes called on the Bureau to give aid while cases were pending in their department. Soon after its organization the Bureau took charge of requests for tools and other articles, the Rehabilitation agents being instructed to refer directly to it without investigation all such applications. When it was soon found, however, that most of these uninvestigated cases were in fact applications for rehabilitation, the order was reversed, so that a later request received by the Department for aid in kind should be first investigated by its agent and then referred to the Bureau through the secretary of Sub-committee I.† In referring the case, a memorandum was

* $58,421.35 is the total expenditure of the Bureau of Special Relief, given in the Sixth Annual Report of the American National Red Cross, pages 87 and 88. The cost of sewing machines granted by the Bureau is not included in these figures. All such machines were paid for by the Rehabilitation Committee out of its own funds.

† The centralized system, not the district system, being then in effect.

added, to state that it had been investigated and to specify the amount and kind of aid to be given. After February 1, 1907, the Bureau ceased to give tools and sewing machines except on the order of the Rehabilitation Committee; if applications for these articles were made by a camp resident, the approval of the camp commander had to be obtained before the application could be forwarded to the Bureau. The Bureau of Special Relief practically closed on June 15, 1907. A small force was at work until June 21, 1907, when all outstanding appeals were settled.

IV

WHAT THE REHABILITATION RECORDS SHOW

1. INTRODUCTORY

THE survey of the rehabilitation work of the San Francisco Relief and Red Cross Funds had not gone far before the need of a tabulation of all the case records became apparent. Many questions of policy and administration were involved in accurately learning what the records indicated. Of course, in many matters of detail the records could not possibly give evidence necessary to reach absolute certainty. There would necessarily be many questions whose answers must be got from those who had had most experience in the work because they, the men, could offer stronger evidence than could any record. To other questions, however, it is plain, tabulation must give the final and convincing answer. For instance, in connection with the periods of time elapsing between application for and receipt of grants, the convincing evidence is the dates on the records.

The light that they throw upon such a point is only a small part of what the case records have to offer. Such data as the average size of the grants, and not only the average size of all grants but of grants for particular purposes,—these the enumeration furnishes. Then there are the questions involved in reopening cases and in making second grants. In short, it is believed that the returns obtained from the analysis of every rehabilitation case record will serve not only as a register of the rehabilitation work after the San Francisco fire, but as a post with many signs for those who may be called upon to do a similar work in the future,—not necessarily as the result of a catastrophe having like magnitude but of one by which the destruction of a large portion of a city, its residential and its business sections, is effected. Wherever a public calamity brings such blight the lessons and returns of the San Francisco rehabilitation work will be of value.

In making the study upon which the following tables are based, an arbitrary but essentially true classification of grants is made. In each record the grant involving the largest amount of money is considered the principal grant; another grant, smaller in amount and given for a different purpose, is called subsidiary. Thus, for instance, a family receives $300 to put up a house and $100 for furniture or household rehabilitation. The housing grant is principal, the household, subsidiary. Analysis of principal and subsidiary grants has been made in order to learn how often one form of rehabilitation was insufficient to accomplish the desired end. The terms "principal" and "subsidiary," it will be noted, have no reference to priority of grants but simply to amounts involved.

2. SOCIAL DATA AND TOTAL GRANTS AND REFUSALS

The table first presented shows the final disposition of all the applications recorded.

TABLE 32.—DISPOSAL OF APPLICATIONS FOR REHABILITATION FOLLOWING INVESTIGATION

Disposal made of application	Applications disposed of as specified
Cases in which aid was allowed	20,241
Cases in which aid was refused	2,909
Cases closed without action	2,447
Applications referred elsewhere	485
Applications withdrawn by applicant	439
Applications cancelled	207
Requisitions issued	199
Relief given, but not in money	172
Applications otherwise disposed of without the granting of relief	236
Total	27,335

The cases "closed without action," about 9 per cent of the whole, include applications from other members of families assisted, from persons later cared for in Ingleside Camp,* and from persons living in camp with no definite plans, who later were granted cottages by the Department of Camps and Warehouses and made no further application for rehabilitation.

*See Part VI, page 319 ff., for description of the work done at Ingleside.

TABLE 33.—DISPOSAL OF APPLICATIONS FOR REHABILITATION, BY NATURE OF APPLICATION[a]

Nature of application	Cases in which aid was allowed	Cases in which aid was refused	Cancelations	Requisitions	Total
Household furniture	9,064	1,274	43	2	10,383
Business rehabilitation	4,740	547	13	12	5,312
General relief	3,635	581	68	12	4,296
Housing	1,709	337	25	...	2,071
Transportation	809	...	39	173	1,021
Tools for mechanics and artisans	284	170	19	...	473
Total	20,241	2,909	207	199	23,556
Per cent	86.0	12.3	.9	.8	100.0

[a] The data relative to the nature of the applications are available only for grants, refusals, cancelations, and requisitions.

TABLE 34.—APPLICANTS FOR REHABILITATION, BY AGE, AND BY NATURE AND DISPOSAL OF APPLICATION[a]

Nature and disposal of application	APPLICANTS WHOSE AGES WERE AS SPECIFIED				Total
	Under 25 years	25 years and under 50 years	50 years and over	Not stated	
Household furniture					
Grants	320	5,496	2,923	325	9,064
Refusals	66	821	354	33	1,274
Business rehabilitation					
Grants	104	2,532	1,726	378	4,740
Refusals	28	323	161	35	547
General relief					
Grants	197	1,470	1,431	537	3,635
Refusals	32	284	190	75	581
Housing					
Grants	47	1,027	426	209	1,709
Refusals	10	181	97	49	337
Transportation					
Grants	73	403	229	104	809
Tools					
Grants	33	137	92	22	284
Refusals	20	102	28	20	170
Total grants	774	11,065	6,827	1,575	20,241
Total refusals	156	1,711	830	212	2,909
Grand total	930	12,776	7,657	1,787	23,150
Per cent of refusals	16.8	13.4	10.8	11.9	12.6

[a] The figures of this table relate only to applicants for money grants.

The "applications referred elsewhere" include those referred to other agencies, such as the Physicians' Fund.* The fact that only between 1 and 2 per cent of the total applications were so referred shows that the ordinary relief work of the city had to be carried by the Corporation.

The 1,709 housing grants referred to in Table 33 do not include the grants of camp cottages, nor the $500 bonus grants.†

The number of grants and refusals of each kind of aid is shown in connection with the ages of applicants in Table 34. Whenever a family was normal and its income at the time of application was sufficient to meet daily needs a grant naturally was refused. The greater number of refusals were made to families having male breadwinners in the prime of life.

TABLE 35.—APPLICANTS FOR REHABILITATION, BY DOMESTIC STATUS AND BY NATURE OF APPLICATION[a]

Nature of application	Married couples	Men—single, widowed, deserted, or divorced	Women—single, widowed, deserted, or divorced	Total
Household furniture	7,072	259	3,007	10,338
Business rehabilitation	1,863	571	2,853	5,287
General relief	1,450	566	2,200	4,216
Housing	1,555	116	375	2,046
Transportation	385	233	364	982
Tools	212	239	3	454
Total	12,537	1,984	8,802	23,323
Per cent	53.8	8.5	37.7	100.0

[a] In this table are included applicants who received money grants, applicants who were refused money grants, and 173 applicants who received orders for transportation.

Table 35 shows the domestic status of the applicants for the different kinds of rehabilitation. Note the number of single or widowed women who applied for business rehabilitation. Note, also, that though the applications by married couples were but

*For mention of separate funds not administered by the Rehabilitation Committee, see Appendix I, p. 415.

† For full discussion of these grants see Part IV, Chaps. II and III, p. 221 ff.

53.8 per cent of the whole, they made up three-fourths of the applications for housing.

TABLE 36.—APPLICANTS HANDICAPPED BY PERSONAL MISFORTUNES OR DEFECTS

Condition	Applicants affected
Applicants handicapped	10,157
Applicants not handicapped	12,993
Total	23,150
Per cent handicapped	43.9

TABLE 37.—APPLICANTS AFFECTED BY HANDICAPS OF EACH SPECIFIED KIND

Kind of handicap	APPLICANTS AFFECTED BY EACH SPECIFIED HANDICAP	
	Number	Per cent
Ill health	8,231	81.0
Numerous dependents	832	8.2
Injury	582	5.7
Death in family	432	4.3
Intemperance	80	0.8
Total	10,157	100.0

The caution must be given that the percentage of 81.0 of ill health is a mere approximation. The return is unsatisfactory, because the records in regard to this entry were particularly vague. Too much weight should not be given to the mere handful of 80 cases in which intemperance was recorded. Only the most flagrant cases which called for medical or disciplinary treatment were so entered.

Consideration is given in Table 38 to the size of the families applying and in Table 39 to the number of families that had children under fourteen.

TABLE 38.—NUMBER OF PERSONS IN FAMILIES OF APPLICANTS FOR REHABILITATION[a]

Number of persons in family	FAMILIES OF EACH SPECIFIED NUMBER OF PERSONS	
	Number	Per cent
1	4,768	20.9
2	5,759	25.2
3	4,368	19.1
4	3,262	14.3
5	2,105	9.2
6	1,223	5.3
7	658	2.9
8	381	1.7
9	194	0.8
10 or over	145	0.6
Total	22,863	100.0

[a] The difference between the total of this table and the totals of preceding tables is due to a variation in the number of cases for which data are available.

The interesting fact brought out in Table 38 is that 79.5 per cent had four or less in the family, and that 65.2 per cent had three or less. The table includes the families not only of married and widowed persons with minor children, but families in which there were adult children, aged parents, and other relatives. It is given in order to show the relative size of the family groups reached by rehabilitation.

TABLE 39.—FAMILIES AMONG THE APPLICANTS FOR REHABILITATION WITH CHILDREN, BY NUMBER OF CHILDREN UNDER FOURTEEN YEARS OF AGE IN EACH FAMILY

Number of children under fourteen in family	FAMILIES HAVING EACH SPECIFIED NUMBER OF CHILDREN	
	Number	Per cent
1	4,041	42.0
2	2,692	28.0
3	1,526	15.9
4	787	8.2
5	386	4.0
6	139	1.4
7	42	0.4
8 or over	12	0.1
Total	9,625	100.0

We find in Table 39 that 85.9 per cent had three or less children under fourteen and 70 per cent had two or less. No particular significance should be attached to the fact that 42 per cent had only one child under the age specified, for the reason that the ages of the parents are not given. The table shows that the families with which the Rehabilitation Committee had to deal did not have a "quiverful" of children.

3. PRINCIPAL AND SUBSIDIARY GRANTS

The grants made for purposes of rehabilitation have been classified as principal and subsidiary. As was stated on page 152, the term "principal" has been used to describe the largest grant made to an applicant, "subsidiary" to describe a grant smaller in amount given to the same applicant for a different purpose. It is evident from this definition that the number of principal grants made equalled the total number of applicants who received grants. Subsidiary grants were much fewer in number than principal grants. Principal grants did not necessarily come first in point of time. Indeed, three times out of four they came last, because they followed the satisfying of a lesser emergent need by their greater rehabilitating force. In compiling Tables 40, 41, and 42, successive grants of the same nature have been considered as constituting one grant.

In Table 40 principal and subsidiary grants are classified according to the nature of the rehabilitation given.

TABLE 40.—NUMBER OF PRINCIPAL AND SUBSIDIARY GRANTS, BY NATURE OF GRANTS

Nature of grant	PRINCIPAL GRANTS		SUBSIDIARY GRANTS	
	Number	Per cent	Number	Per cent
Household furniture	9,064	44.8	918	46.8
Business rehabilitation	4,740	23.4	176	9.0
General relief	3,635	18.0	709	36.1
Housing	1,709	8.4	25	1.3
Transportation	809	4.0	42	2.1
Tools	284	1.4	92	4.7
Total	20,241	100.0	1,962	100.0

The next table shows the amounts disbursed in principal and in subsidiary grants, according to the nature of the rehabilitation given.

TABLE 41.—AMOUNT OF PRINCIPAL AND SUBSIDIARY GRANTS, BY NATURE OF GRANTS

Nature of grant	PRINCIPAL GRANTS		SUBSIDIARY GRANTS		ALL GRANTS	
	Amount	Per cent	Amount	Per cent	Amount	Per cent
Household furniture	$ 937,641.99	32.8	$ 80,347.98	52.9	$1,017,989.97	33.9
Business rehabilitation	860,934.80	30.2	11,502.40	7.6	872,437.20	29.0
General relief	433,342.70	15.2	53,166.15	35.0	486,508.85	16.2
Housing	564,986.15	19.8	2,314.70	1.5	567,300.85	18.9
Transportation	47,181.07	1.7	1,735.70	1.1	48,916.77	1.6
Tools	9,792.35	.3	2,945.85	1.9	12,738.20	.4
Total	$2,853,879.06	100.0	$152,012.78	100.0	$3,005,891.84	100.0

It should be mentioned in connection with these percentages, that kits of tools for mechanics and artisans were distributed by the Los Angeles Tool Fund in addition to the 376 cash grants for tools noted above; also that the amount given for housing as stated in the table does not include the camp cottages* given to camp families.

These two facts explain the comparatively low percentages for these two forms of rehabilitation. The 15.2 per cent of principal grants given for general relief indicates roughly the amount of relief work that had to be done by the Rehabilitation Committee in connection with rehabilitation.

Table 42 shows that under the title "Housing," relief in sums of $500 or more was granted to a larger number of persons than under any other classification. The 450 families reached by these larger grants are 26 per cent of those aided to rebuild. With but 31 exceptions they received no aid other than housing. Business rehabilitation stands next, but the families reached under the second classification are scarcely more than 3 per cent of the number in the business group. Twenty-two of the large grants for general relief were made by Sub-committee IV.†

* See Part I, p. 85 ff. and Part IV, p. 221 ff.

† See p. 125. Sub-Committee IV, Occupations for Women and Confiden-

TABLE 42.—AMOUNTS GIVEN TO APPLICANTS RECEIVING $500 OR MORE, BY NATURE OF PRINCIPAL GRANT[a]

Nature of principal grant	Number of cases	Amount granted	Average amount per applicant
Housing	450	$289,989.90	$644.42
Business rehabilitation	162	86,250.34	532.41
General relief	35	19,579.90	559.42
Total	647	$395,820.14	$611.78

[a] In determining the amount received by each applicant, both principal and subsidiary grants have been considered.

In 576 instances the sum given was for a single purpose; in the business group, in 71 instances for two or more purposes. For example, in 28 instances the money was for business only; in 40 for business and for household furniture, for the expenses of an illness, or for some other subsidiary purpose. In the housing group, in 131, the money was for building only; in but 31 instances was it for household aid or general relief.

The highest grant for housing was $1,230.40, the highest for business, $1,100, but the latter included a tuition fee for a member of the family. The largest grant for general relief was $1,045, which included the expenses of a long illness.

In addition to the cases presented in the table there were two for household aid which came to $500 and $600 respectively as a result of duplication, in the one case through the United Irish Societies, and in the other, through the confidential committee.

To complete the picture, we present the grants and refusals passed on by sub-committees and by the Rehabilitation Committee during the fourth rehabilitation period from November 4, 1906, to April 9, 1907. The object of this presentation is to show the proportion of applications passed on without the intervention of a sub-committee.

tial Cases, was a special committee created to pass upon a few special cases which it was thought ought to be kept entirely secret, even to members of the committee. There is a great difference of opinion as to whether such a committee was at all necessary and whether its formation was not undemocratic and unjust.

TABLE 43.—APPLICATIONS FOR RELIEF PASSED UPON BY SUB-COMMITTEES AND BY THE REHABILITATION COMMITTEE, WITHOUT ACTION BY A SUB-COMMITTEE, IN THE PERIOD FROM NOVEMBER 1, 1906, TO APRIL 1, 1907, BY NATURE OF THE APPLICATION[a]

Nature of applications for relief	Applications passed upon	Applications passed upon by sub-committees	APPLICATIONS PASSED UPON BY THE REHABILITATION COMMITTEE WITHOUT ACTION BY A SUB-COMMITTEE	
			Number	Per cent of all applications
Household furniture	5,647	5,099	548	9.7
Business rehabilitation	3,414	3,095	319	9.3
General relief	2,873	2,504	369	12.8
Housing	1,788	1,690	98	5.5
Transportation	144	93	51	35.4
Tools for mechanics and artisans	48	31	17	35.4
Total	13,914	12,512	1,402	10.1

[a] Of the 13,970 cases passed upon in the period to which this table relates, 56 could not be classified according to the plan adopted.

4. THE RE-OPENING OF CASES TO MAKE FURTHER GRANTS

It was the aim of the Rehabilitation Committee to make final disposition of each application for a specific object by means of a single grant. This it succeeded in doing in the cases of 17,560 (86.8 per cent) of all applicants aided. Before the other 2,681 applications were finally disposed of, 5,777 grants had been made, usually at the rate of two grants to a case. Three grants were rarely made, although there were exceptional cases of applicants who received three or four different kinds of aid in five or six separate grants.

Table 44 shows the extent to which re-opening occurred.*

* In addition to cases analyzed above and in the table, 904 cases which were at first refused were afterwards re-opened to receive a grant.

TABLE 44.—NUMBER OF RE-OPENED CASES BY NATURE OF FIRST GRANT

Nature of first grant	Total number of cases	RE-OPENED CASES	
		Number	Per cent of all cases
Household furniture	9,552	1,299	13.6
Business rehabilitation	4,524	540	11.9
General relief	3,787	657	17.3
Housing	1,212	62	5.1
Transportation	799	37	4.6
Tools for mechanics and artisans	367	86	23.4
Total	20,241	2,681	13.2

The form of aid through which the greatest proportion of cases was disposed of by a single grant was transportation. Of these but 4.6 per cent were ever re-opened.

A single grant for transportation was effective in so high a proportion of cases because the applicant as a rule was being sent where work awaited him or to relatives pledged to furnish him a home.* The re-opened transportation cases are mainly those of persons who could not adapt themselves to life in other communities, and who returned to San Francisco and were given household furniture or business rehabilitation. Housing was a form of aid offered principally to self-supporting families; hence those whose first grant was for housing were usually wage-earners whose income sufficed not only to furnish the house, but to pay part of the expenses of building it. Business cases were usually re-opened, not for aid for other purposes, but for additional aid for business,—a legitimate demand where circumstances showed that an applicant was threatened with failure for lack of a small amount of additional capital.

There seems to be no reason in the nature of things why a first grant of aid for household furniture should not have been conclusive in a greater number of instances. Families were required to present fairly definite plans before being given aid to re-establish their homes. If they could have been dealt with

* See Part I, p. 58 ff.

more liberally in the beginning, there would have been less re-opening. Most of these first grants for furniture, however, were given between August 20 and November 1, and were inadequate. Although at the time they were treated as final, later on, especially during January and February, families who made request were given an additional grant for furniture.

General relief is in its very nature indeterminate. It is not surprising, therefore, to see that one case in six returned for additional assistance. Some of the families were given intermittent care until June, 1907, and then became charges of the Associated Charities and the other regular relief agencies.

Grants for tools were nearly all given very early in point of time, and were for small amounts. They averaged but $34.71. Such of these applicants as later applied again were considered eligible to receive grants for household furniture, or were assisted to build homes, on the same basis as though they had not previously received aid. The same is true of many families who early received small amounts of general relief. When they succeeded later in forming definite plans they were given grants for household furniture, for housing, or for business.

It is evident that in any disaster so great that months are devoted to the work of reconstruction, a number of families must be dealt with at least twice and some must be carried through the entire period that the wonted relief work of the community is superseded by the unwonted. Even though action taken on an individual application be regarded as final, there will be many re-applications, some because there is the craving for another slice, some because there is a planning to make good use of aid that is being offered in new forms, and others because there is the facing of a new family crisis. In each instance, as a rule, there must be a re-investigation, which means that the time of investigators and of committeemen is drawn in part from the consideration of current cases. All cases suffer corresponding delay. As was to be expected, the greater number of re-openings were in the first three periods of the rehabilitation work. Of 912 household grants made before the end of October, 1906, only 175 were filed away to remain "closed."

How could the re-opening of cases have been in part obviated?

First, by avoiding the mistake of filing a case as "closed" when it was unfinished.

Second, by supervising the expenditure of money given for a definite purpose to persons of weak wills or poor judgment, and by making the grant, if the state of the funds permitted, sufficient adequately to meet the purpose. To illustrate: 371 families received grants for furniture, and 461 for business rehabilitation, each in two allotments. In some of these cases, because of the withholding of the funds, the first grant was inadequate. In others, the money was spent to poor advantage or for purposes other than the original intention. The Rehabilitation Committee in making business grants hesitated to hand an applicant more than the average business grant of $250. If provision from the start could have been made to have business grants expended under the supervision of trained workers, larger sums could have been safely placed to the credit of the applicants, many business failures would have been averted, and the call for second grants avoided.

Third, by opening earlier the Bureau of Special Relief. If the Bureau had been started in May instead of in August to give emergency aid in money as well as in kind, it would have released the Rehabilitation Committee from the need of considering the granting of petty amounts, and would have left it free to concentrate effort in its own field. To illustrate: The Rehabilitation Committee before the middle of August made 480 small cash grants for general relief, and 373 for tools. The Bureau could have handled these quickly and effectively by giving help in kind or in cash to an amount of $50 or less. Later, when plans for permanent rehabilitation had been made on the one hand by the Rehabilitation Committee, on the other by the families themselves, the way would have been clear for the more weighty decisions. The quick exchange of records would have meant that the facts held by the Bureau were available as the basis for further investigation.

The length of time elapsing between application and grant was seriously studied by the reviewers. The results need not be given in detail. It should be noted that delays in a time of emergency must not be judged by the standards applied to the normal work of a relief society. The time elapsing between applica-

tions and grants varied materially with the period of the relief work. In the first period, extending from May 5 to July 7, 1906, the proportion of grants made within three weeks of the date of application was larger than in the second, the period of accelerated applications, extending from July 7 to August 20, 1906. During the third, the period beginning August 20 and ending November 4, 1906, the proportion of grants made within three weeks of the date of application was smaller than during any other period of the relief work. The proportion of grants made six weeks or more after the date of application was at the same time much larger in this period than in the earlier periods. In the fourth period of the work, extending from November 4, 1906, to April 4, 1907, the proportion of grants made within three weeks of the date of application was smaller than in the first period, but much larger than in the second and third periods.

During the first period of rehabilitation work, the burden of care fell on the army as well as on the Finance Committee of Relief and Red Cross Funds. It was the time when the people were not ready in large numbers to make application for rehabilitation. Only 1,843 applied during the nine weeks. During the second period of six weeks, 6,479 applied to the central and to the seven section offices in which were working the newly organized force of investigators. If any standard were to be upheld, deliberation, which meant delay in dispatch of cases, had to be in order. When in the third period of ten weeks the number of applicants was but 2,872 and the force of investigators, case reviewers, and committeemen had had time to get on a sound working basis, the episode of the withholding of the eastern funds caused a partial paralysis of decision. In this period the long delay in making grants is a reflex. In the fourth period of twenty-two weeks, during which the number of applications was 10,994, when retrenchment was not the key-word, the sharp reversal of policy makes any testing of relative speed impracticable. The cumulative effect of working conscientiously together brings the power to dispatch cases. Whether the relative dispatch would have been greater or less in the fourth period if the district plan had been adhered to can be answered either way merely by a conjecture. Two facts must be borne in mind: First, no physical suffering resulted from delay.

The emergency cases were always handled with rapidity, first through the camp commanders and the staff at headquarters, later through the Bureau of Special Relief. Second, mental suffering did result from delay, but to be thorough, rehabilitation work must be carried out with deliberation.

5. VARIATIONS IN AMOUNTS OF GRANTS, AND REFUSALS

There is first presented a table classifying the grants for different purposes according to amount of grant.

TABLE 45.—GRANTS FOR REHABILITATION BY AMOUNT AND BY NATURE OF RELIEF GIVEN[a]

Nature of grant	GRANTS OF						Total
	Less than $100	$100 and less than $200	$200 and less than $300	$300 and less than $400	$400 and less than $500	$500 and over	
Household furniture	4,708	4,460	721	63	4	2	9,958
Business rehabilitation	1,018	1,730	1,402	420	156	162	4,888
General relief	2,307	1,420	619	114	37	35	4,532
Housing	92	333	743	102	67	450	1,787
Transportation	729	106	22	5	2	2	866
Tools	358	21	—	—	—	—	379
Total	9,212	8,070	3,507	704	266	651	22,410
Per cent	41.1	36.0	15.7	3.1	1.2	2.9	100.0

[a] Because of variations in the practice of treating successive grants of the same nature to a single applicant as a single grant or as different grants, the figures in the "total" column of this table differ from the corresponding figures presented in other tables and in the text.

The table indicates the amounts allotted to individuals for the various forms of rehabilitation, and brings out striking differences in the sums required for different purposes. Of the 9,958 homes furnished, 9,168 (92.1 per cent) were refurnished at less than $200 each, and 4,708 of these (47.3 per cent of the total) at less than $100. The larger sums, $200 and more, usually mean that a family having spent its first furniture grant for some other justifiable purpose was later given a second furniture grant, or that the so-called furniture grant included $50 to $100 given for clothing and

incidentals. Single sums given for a double purpose have been classified under the predominant purpose. Thus the numerous grants reading "Household Furniture and General Relief" have been classed as household grants; $300 or over was involved in less than 1 per cent of the grants so classified.

Grants for business were much larger than those for the household. More than one-half (56.2 per cent), to be sure, were for less than $200, but 15 per cent were for $300 or more, and of these, 3 per cent received $500. Seldom was the grant more than $500.

Grants for general relief in 82.2 per cent of all cases were for less than $200; in 50.9 per cent for less than $100.

Housing* is the form of aid that called for the largest individual grants. About one-fourth, 23.7 per cent, were under $200; 41.6 per cent were between $200 and $300; and one-fourth were $500 or over. The sums granted for transportation and for tools, on the other hand, were very small, 84.2 per cent of the former and 94.5 per cent of the latter being for amounts under $100.

TABLE 46.—GRANTS AND REFUSALS TO APPLICANTS WHO POSSESSED RESOURCES, BY AMOUNT OF RESOURCES

Amount of resources	Total number of applicants	Applicants to whom relief was refused	APPLICANTS TO WHOM RELIEF WAS GRANTED	
			Number	Per cent of all applicants
Less than $100	785	73	712	90.7
$100 and less than $200	673	71	602	89.5
$200 and less than $400	1,235	162	1,073	86.9
$400 and less than $600	770	144	626	81.3
$600 and less than $1,000	576	143	433	75.2
$1,000 and over	1,271	480	791	62.2
Not stated	922	201	721	78.2
Total	6,232	1,274	4,958	79.6

To summarize, 77.1 per cent of all grants were for less than $200, and of these more than half, or 41.1 per cent of the entire

*Bear in mind that the bonus grants are not included (see Part IV, p. 239 ff.), nor the camp cottage expenditures (see Part IV, p. 221 ff.).

number, were under $100. The grants of $200 to $299, constituting 15.7 per cent, are made up principally of sums for housing and business. Grants of $300 and over constitute the remaining 7.2 per cent, and most of these were for business rehabilitation or housing. In the study of business rehabilitation that follows in Part III, it will become evident that the number of comparatively small business grants included some failures.

A glance at Table 46 shows that to possess resources other than income did not in itself render applicants ineligible for relief. Of the 6,232 property owners that applied, 4,958, or 79.6 per cent, received aid. Though the percentage of refusals was higher among those with the greater amount of resources, 791 persons, 62.2 per cent of those with $1,000 and over, received aid. Under the grant and loan plan* aid to build was conditional on ownership of a lot, and the success of a business plan was usually felt to depend on the applicants' having something to supplement the grant asked for. Small property owners with small incomes who did not intend to rebuild, needed household or other aid, and there were some property owners who could not, if they would, have their holdings converted into cash. In fact, the persons aided who had resources were, in general, those whose resources could not or should not have been used for refurnishing or for current expenses; those refused were the few who had available cash savings or who had been so fortunate as to receive their insurance money early enough to make an independent start. A thousand and one special considerations and facts entered to make a classification of this group of cases a call for a digest of each case. Such a digest is not practicable in this limited Relief Survey. If made, it would be an index of the individualizing work done by the Rehabilitation Committee. It may be safely said that the Committee rarely erred on the side of generosity. The immediate lesson to be learned is that the presence or absence of resources is only a factor in rehabilitation. No generalizing policy of grants and refusals can be built upon it.

* See Part IV, p. 253 ff.

In Table 47, 5,284 refusals of aid are classified by the reasons for refusal and the nature of the applications.

TABLE 47.—REASONS FOR REFUSAL OF REHABILITATION, BY NATURE OF APPLICATION[a]

Reasons for refusal	APPLICATIONS OF EACH SPECIFIED NATURE REFUSED						Total
	Household furniture	Business rehabilitation	General relief	Housing	Transportation	Tools	
Not burned out	13	12	71	56	6	11	169
Not in need	180	87	165	42	6	20	500
Has collectable insurance	115	53	34	5	3	1	211
Is earning wages	837	113	183	74	21	122	1,350
Can work	150	82	102	13	45	38	430
Relatives can aid	35	15	45	4	9	5	113
Other members of family already aided	13	20	2	7	1	..	43
Already aided	187	136	95	96	4	6	524
Has savings	442	191	107	169	7	22	938
No plan	22	5	15	2	3	1	48
Plan not approved	9	131	23	66	40	..	269
Plan not definite	9	32	7	10	10	1	69
Applicant for transportation can well work here	..	..	..	..	31	..	31
Advices from applicants' proposed destination unfavorable	..	..	..	..	10	..	10
Not in business before fire	..	94	..	..	..	..	94
Not successful in business	..	3	..	..	..	..	3
Character defective	100	75	58	13	12	6	264
Has not complied with committee's requirements	47	43	28	52	24	2	196
Committee has no funds (August to November, 1906)	..	22	..	..	..	..	22
Total	2,159	1,114	935	609	232	235	5,284

[a] It will be noted that the totals of this table are considerably larger than the corresponding totals of Tables 33 and 34. The difference seems to be due to the fact that in preparing Table 47 two or more refusals of aid on a single application were treated as separate refusals.

PART III
BUSINESS REHABILITATION

Part III

BUSINESS REHABILITATION

PAGE

I. The People Aided and the Results Obtained . . 171
1. The Plan Itself 171
2. The Study of Results 173
3. The Families and Individuals Aided 174
4. Changes in Family and Business Life . . . 176
5. Occupations 183
6. Homogeneity of Grantees 185
7. Results of Business Rehabilitation 186
8. Reasons for Success and Failure 187

II. Analysis by Occupations, Study of Refusals, and Summary 196
1. Success or Failure in Relation to Occupations . 196
2. Study of Refusals 208
3. Summary of the Results of Business Rehabilitation . 210

I

THE PEOPLE AIDED AND THE RESULTS OBTAINED

1. THE PLAN ITSELF

BUSINESS rehabilitation grants were made from the beginning of the relief work in cases where assistance in another form would have been less effective. Thus, on May 16 and 18, within a month after the disaster, the Rehabilitation Bureau made a grant of $75 for a shoe repairing shop, and another of $100 for a restaurant, and on May 30 and June 29, 1906, grants of from $250 to $500 each for a restaurant, a rooming house, a book store, and a grocery. It is interesting to note that to no one of these first six business cases was it found necessary to give additional aid. The Rehabilitation Committee soon after its organization, July 2, 1906, roughly formulated its business rehabilitation policy, which is embodied in the following notes from the minutes of July 19:

1. The Committee is not disposed to set people up in business in which they have not previously been engaged, although it is possible some exceptions will have to be made.

2. Estimates of amount necessary to start a business must be cut to the lowest practical figure.

3. References and other evidence should be required that applicant is capable and that request is reasonable.

The theory of rehabilitation in business, craft, or calling remained practically the same from May, 1906, to the close of the work in 1908. Nevertheless, there were differences from time to time in the handling of applications, due to the factors which have been shown in the preceding part* to have influenced the rehabilitation work in general. In the first period the applications for business rehabilitation were comparatively few and the grants small.

* See Part II, p. 113 ff.

In the second, the Rehabilitation Committee was getting fully prepared to carry its work. In the third, no new applications for business were received and action on those pending was deferred, except in the cases of unsupported women and aged people. These were given business rehabilitation during the period of arrested progress only when the need was very urgent and other means failed. In the beginning of the fourth period a sub-committee of the Rehabilitation Committee, known as Committee VI, was appointed* to consider business rehabilitation cases. The work of Committee VI and the fourth period are practically synchronous, because after the beginning of the fifth period, in April, 1907, the few business rehabilitation cases considered were acted upon by the Rehabilitation Committee itself without the intervention of its sub-committee.

Committee VI was fortunate in having for its chairman Charles F. Leege, a merchant and banker of wide acquaintance and of extended experience, and four members, three of whom had had abundant commercial training. It had a staff consisting of a secretary, six to eight visitors, and three clerks.

This committee took up its work with enthusiasm, for its members believed that in no way could money be spent to greater advantage than in the manner proposed. While the business applications which had been accumulating since August were being disposed of, in November, 1906, printed forms† were prepared for future applications, and the public was notified of the conditions under which business aid might be obtained by means of the following announcement, displayed for some days in the newspapers:

SAN FRANCISCO RELIEF AND RED CROSS FUNDS
(Incorporated)
Rehabilitation Department

For business rehabilitation, applications will be received from those who have been successful in trade, business, or profession, and who have been so crippled by the fire that they cannot now provide themselves with the necessary equipment or stocks in trade, and who have no other way of supporting themselves or their families.

Assistance can be given in a limited way only, and for the same line of business, and the committee reserves the right to deny any applications.

*See Part II, p. 125. † See Appendix II, p. 443.

Applicants can address a letter or postal card to Business Committee, Gough and Geary, San Francisco, giving name and address. Blanks will be sent immediately, which must be filled and returned by mail. No applications will be received after November 30, 1906.

Personal calls and applications cannot be received.

The blanks sent to applicants were framed so as to help the applicant to explain clearly on what scale he had been doing business up to the time of the disaster, what was the present relation of his assets to his liabilities, and on what scale he proposed to re-establish. He was directed to present letters from wholesalers or others with whom he had had business relations. As a part of the subsequent investigation, it was often possible for the committee's visitors to secure written statements from creditors or from wholesalers, stating definitely what terms they were willing to make for the payment of old debts or for the establishment of new credits.

An applicant's plan for re-establishment was not considered complete until it included a proposed definite location. Before making a grant for a lodging house or shop, the location for either of which is important, the committee usually required the applicant to secure a definite option on a reasonably good location. One of the most important functions of the visitors on the staff was to visit and to determine the merits of these proposed locations. Every effort was made to prevent an applicant from starting business in a poor but costly location merely as an excuse for securing an allowance from the relief funds.

The general aim of Committee VI was to supply the right sort of man with money enough to pay one month's rent, to buy the necessary fixtures, and to cover a deposit on stock or on machinery or instruments. The applicant went into debt for the rest of his equipment, with the idea of discharging the debt little by little from the profits of the business.

2. THE STUDY OF RESULTS

Between October, 1906, and April, 1907, Committee VI considered 2,032 applications. Applicants to the number of 464 were refused aid of any nature; 111 applicants were given aid, but for purposes other than business; and 1,226 were given business

aid in amounts ranging from $50 to $500.* The remaining 231 cases were withdrawn or taken over by other committees. Most of the applicants, many of whom collected little or no insurance upon property destroyed by the fire, represent the class that prefer a very modest living in an enterprise of their own to better wages working for others. There were those, too, who by reason of age or other infirmity had small prospect of holding their own as wage-earners, and can hardly be said to have had the choice between the two ways of making a living.

A re-visit, for the Relief Survey, to persons who had applied for aid for business purposes, was begun in July, 1908, and completed in November, 1908. This re-visit covered 1,000 cases, in 894 of which aid had been given, and in 106 refused. Cases from all periods of the rehabilitation work were selected at random, and should therefore be representative. Of the 894 grants, 196 were made before October 27, 1906, by individual committeemen representing the Rehabilitation Committee. The remaining 698 grants to these cases were the work of the special sub-committee known as Committee VI. The average grant for business received by the 894 applicants to whom grants were made was $247.55.

It is not to be understood, from the statement that 1,000 persons were re-visited, that all were found and personally interviewed. A number of the families had disappeared and could not be found. In cases of this sort an effort was made to secure as much information as possible from outside sources; and naturally the information supplied was more complete on some phases of family or business life than on others.

The word "family" in the sections which follow is used as meaning any applicant for aid and the persons with whom he lived. As will be shown below, a number of the families aided consisted of but one person.

3. THE FAMILIES AND INDIVIDUALS AIDED

Data as to nativity were obtained for 750 of the 894 re-visited families which received aid. These are shown in Table 48.

* Committee VI made about one-fourth of all the business grants that were made. The total number of cases in which grants were made was 4,916, and the total sum granted was $872,437.20. See Tables 40 and 41, pp. 157 and 158.

TABLE 48.—NATIVITY OF HEADS OF FAMILIES RECEIVING BUSINESS REHABILITATION

Country of birth	Heads of families of each specified nativity
America	377
Germany	96
Ireland	93
Italy	29
England	26
France	24
Russia	22
Mexico	12
Canada	12
Austria	8
Roumania	7
Denmark	7
Others	37
Total	750

From this statement of the nativity of heads of families, it appears that the American born constituted almost exactly half (50.3 per cent) of the entire number. There were, among the heads of the families aided, 122 Hebrews, of whom 22 were born in Russia, seven in Roumania, five in Austria, four each in Germany and in America, and one each in Poland, Hungary, Turkey and England; 76 Hebrews did not give their nativity. Together, the Hebrew families constituted over 16 per cent of all the families revisited for which information as to nativity was secured. Table 49 shows the conjugal condition of the families aided.

TABLE 49.—CONJUGAL CONDITION OF FAMILY GROUPS RECEIVING BUSINESS REHABILITATION[a]

Conjugal condition	Families of each specified conjugal condition
Married couples	394
Women, widowed, divorced, or separated	286
Single women	93
Men, widowed, divorced or separated	55
Single men	61
Total	889

[a] Of the 894 family groups investigated, five consisted of men who failed to supply information relative to conjugal condition.

The table shows that there were 394 married couples among these families that had received aid. Man and wife were of the same nativity in 360 cases, and of differing nativities in 34 cases.

The average size of the family groups aided with business grants was relatively small, being but 2.8 persons per family. The average number of children per family was low, partly because of the large number of single persons aided; but the average number per marriage was low, too, being 1.37. Of the 394 married couples, 124 had no children at all, or none living at home; of the 286 widowed, divorced, or separated women, 128 had no children at home; of the 55 widowed, divorced, or separated men, 33 had no children with them.

The ages of all but 19 of the applicants who received aid are known. Of the 875 concerning whom information is available, only 3 per cent were over seventy; 45 per cent not more than forty; 60 per cent not more than fifty; and 77 per cent, over three-fourths, not more than sixty. More than one-half were between thirty-five and fifty-five years of age.

The 894 family groups aided included, at the time of the re-visit, 2,270 individuals. Of these, 1,138, or 50.1 per cent, were fully self-supporting; 113, or 5 per cent, were partially self-supporting; and 1,019, or 44.9 per cent, were dependent. The burden on the breadwinners is thus seen to have been relatively light. However, the income from most of their businesses was very small. It was less than the wages earned in the organized trades and fluctuated so that it was found impossible to reduce net receipts to dollars and cents.

In many cases when grants were given to persons who had no young children, they were given in consideration of the fact that there were others, often aged parents, depending upon them. This is true of one-third of the single women and about two-fifths of the single men.

4. CHANGES IN FAMILY AND BUSINESS LIFE

Partly as a result of the fire, and partly, no doubt, from other causes, the situation of the families aided with respect to membership, manner of living, and business arrangements, was somewhat different at the time of the re-visit from what it had been before the

fire. The families aided had been composed, previous to the fire, of exactly 2,500 individuals. When the re-visit was made, 29 of these individuals had died and 201 had disappeared, leaving 2,270 individuals in the families studied.

Of the 894 families, 691, or 77 per cent, were found not to have changed in membership. For 83 families no data on this subject could be secured. Changes of membership in the remaining 120 families are shown in Table 50.

TABLE 50.—CHANGES IN FAMILY COMPOSITION BETWEEN PERIOD BEFORE FIRE AND THE RE-VISIT IN 120 FAMILIES RECEIVING BUSINESS REHABILITATION

Nature of change	Changes of each specified nature
Women married since fire	21
Men married since fire	5
Separated couples reunited	2
Couples divorced or separated	6
Wives deserted by husbands	3
Women widowed	23
Men widowed	5
Families in which other deaths have occurred	21
Children married since fire	22
Unmarried children away	12
Total	120

A further classification of the 120 families shows that in 16 families, consolidation, instead of separation, had taken place. Any tendency of families to stay together or of related families to consolidate, was fostered by the policy of the Rehabilitation Committee, which was to treat the family group, if possible, as a unit, and to give but one grant and that to one member on behalf of the whole family.

Rentals and Character of Premises

Of the families aided, some had living quarters connected with their places of business, while others lived away from their offices or stores. Some families owned the premises which they occupied, but the great majority paid rent for business accommodations, for residences, or for both. For 197 of the 894, data could not be secured upon this subject. The situation of the re-

maining 697 families with respect to the payment of rentals, both before the fire and at the time of the re-visit, is shown by Table 51.

TABLE 51.—NATURE OF PREMISES OCCUPIED AND OF RENTALS PAID BEFORE AND AFTER THE FIRE, BY FAMILIES RECEIVING BUSINESS REHABILITATION

Premises and rentals	CASES IN WHICH PREMISES AND RENTALS WERE AS SPECIFIED	
	Before fire	After fire
One rental for business and residence combined	481	353
Two rentals	161	98
One business rental (residence owned)	16	13
No rental (combined premises owned)	6	34
One residence rental	33	152
Not in business and not paying rent	..	47
Total	697	697

The table shows that there were many changes in the rental situation of the families. Before the fire, 658 families paid a business rent; that is, hired either a separate place of business or quarters in which business and residence could be combined. The latter plan was followed by 481 families, the separate rental plan by 161. The remaining 16 paid a business rent only, as they owned the house they lived in. After the fire, only 464 of the families were paying a business rent. The falling-off is most marked in the group of persons following the more ambitious plan of renting a place of business separate from the residence. Note the six families that before the fire owned premises for business and residence combined. This number was raised through the disaster to 34, most of whom were found, however, to be carrying on some small enterprise in a cottage taken from a camp to a cheap suburban lot. The 33 that paid only residence rent before the fire are among the families that were given money for business though not in business before the fire. The 152 families that, since the fire, had been paying residence rent only, and the 47 that were paying no rent, were the families that had utterly failed to recover their ground. Some were working for wages; the rest were dependent on relatives or the public.

A plumber's new start

Laundry and residence

CAMP COTTAGES USED FOR BUSINESS

Residence Rentals and Size of Residences. Of the 894 families there were 125 that are known to have paid rental for separate residence quarters, both before and after the fire. The rents paid and the number of rooms occupied at both periods by 94 of these are known, so that the housing conditions of these families may be discussed apart from their business affairs.

TABLE 52.—RESIDENCE RENTALS PAID, BEFORE AND AFTER THE FIRE, BY 94 FAMILIES RECEIVING BUSINESS REHABILITATION, WHO PAID RENTALS FOR SEPARATE RESIDENTIAL QUARTERS IN BOTH PERIODS

Monthly rentals	FAMILIES PAYING RENTALS SPECIFIED	
	Before fire	After fire
Less than $10	13	14
$10 and less than $20	38	30
$20 and less than $30	26	23
$30 and less than $40	13	12
$40 and over	4	15
Total	94	94

The highest rent paid before the fire was $45; after the fire, $65. It will be noted that both before and after the fire, these families were able to pay rents that would seem to have assured fairly comfortable housing accommodations. Before the fire 45.7 per cent of the families paid a rental of $20 a month or more; after, 53.2 per cent were paying $20 or more.

It was found impracticable to establish the relation between rent paid and income received, for the reason that scarcely a person interviewed was able, however willing he might be, to say what his income for a year past had been. Income in most instances had been exceedingly irregular, and ordinarily the most that a man could say to the visitor was that his business had or had not met its running expenses; had or had not, in addition, furnished some sort of a living for the family; was or was not paying instalments on the principal of any debt incurred in starting. Therefore, the standard of life represented by the families in this study can be shown only by indirect means.

One of the best of the indirect indications of standards of living consists in the number of rooms occupied for residential purposes. The situation in this respect, before and after the fire, of the 94 families for which information was secured, is shown by Table 53.

TABLE 53.—NUMBER OF ROOMS IN RESIDENCES OCCUPIED, BEFORE AND AFTER THE FIRE, BY 94 FAMILIES RECEIVING BUSINESS REHABILITATION, WHO PAID RENTALS FOR SEPARATE RESIDENTIAL QUARTERS IN BOTH PERIODS

Number of rooms	FAMILIES OCCUPYING RESIDENCES OF EACH SPECIFIED NUMBER OF ROOMS	
	Before fire	After fire
1	19	20
2	3	5
3	28	33
4 and less than 8	39	32
8 and less than 15	5	4
Total	94	94

The table shows that no striking change took place in the number of rooms used for residence by these families. Individual families had their ups and downs, however. Whereas 39 families occupied the same number of rooms after the fire as before, 31 occupied fewer than before, and only 24 occupied more than before. As for outlay for rent for living quarters, 13 of these 94 families paid the same rent before and after; 27 paid less after the fire, and 54 paid more after the fire.

In some instances the disparity in the amount paid in the two epochs by the individual family is very great. Some families were found to be paying twice and some even three times as much rent as before the fire, in spite of the strong effort that people naturally made to secure quarters corresponding in size and price with those previously occupied. On the other hand, some of the childless couples did not try at once to resume housekeeping, but boarded, so that their rent dropped from the price of a flat to that of a single room. When families undertook to re-establish them-

selves in 1906–1907, the city was not sufficiently rebuilt to afford every family just what it required in the way of quarters at a reasonable price; but the families showed themselves highly adaptable by taking what they could get, and making the best of it.

BUSINESS RENTALS. The list of 894 cases affords 76 instances of families who, both before and after the fire, maintained places of business separate from their residences, and the amount of rent paid by 74 of these families for business quarters is known. The residence rents of 56 of them have been discussed in the preceding paragraphs. The data relative to business rents are presented in Table 54.

TABLE 54.—BUSINESS RENTALS PAID, BEFORE AND AFTER THE FIRE, BY 74 FAMILIES RECEIVING BUSINESS REHABILITATION, WHO PAID RENTALS FOR SEPARATE BUSINESS QUARTERS IN BOTH PERIODS

Monthly rentals	FAMILIES PAYING RENTALS SPECIFIED	
	Before fire	After fire
Less than $20	23	19
$20 and less than $40	25	22
$40 and less than $60	11	12
$60 and less than $80	9	10
$80 and less than $100	0	5
$100 and less than $300	6	6
Total	74	74

Of the 74 families, 10 were paying the same rent as before the fire, 21 less rent, and 43 more rent. The premises rented were as follows: 30 shops, 23 stores, 12 offices, 3 stands, 2 restaurants, a studio, a stable, a coal yard, and a junk yard. Eight enterprising persons who took advantage of unsettled conditions to secure better quarters at a much higher rental in better locations than before the fire were doing well.

There are no such striking cases of retrenchment in business rent as appeared when families gave up housekeeping and went to board. Unless a man could resume business on a scale corresponding in some degree with the scale on which he had done business

before the fire, he often became a wage-earner. Where he did drop from a relatively high to a relatively low rent, his business usually suffered a corresponding decline. Many people evidently failed to secure advantageous locations, and though their actual rent was less than it had been, it was harder to meet.

COMBINED RESIDENCE AND BUSINESS RENTALS. The simplest and cheapest arrangement for a family engaged in business is to live in the house in which the business is carried on. Except in the case of lodging houses, this presupposes smaller rental and in most instances, smaller income, because places of business with living quarters attached are usually remote from the business centers of the town, and attract therefore a smaller volume of trade. The list of combined quarters is a long one. Of the families re-visited, 302 are known to have lived in combined quarters both before and after the fire. Data are complete for 285 of the 302 cases, and the amounts paid are given in Table 55.

TABLE 55.—COMBINED BUSINESS AND RESIDENTIAL RENTALS PAID, BEFORE AND AFTER THE FIRE, BY 285 FAMILIES RECEIVING BUSINESS REHABILITATION, WHO PAID COMBINED RENTALS IN BOTH PERIODS

Monthly rentals	FAMILIES PAYING RENTALS SPECIFIED	
	Before fire	After fire
Less than $10	13	33
$10 and less than $20	61	27
$20 and less than $30	75	53
$30 and less than $40	34	58
$40 and less than $50	32	44
$50 and less than $60	26	25
$60 and less than $80	25	24
$80 and less than $100	7	6
$100 and less than $200	8	10
$200 and less than $400	4	5
Total	285	285

The quarters secured by the payment of the above rentals include 200 premises with from 1 to 120 rooms; 37 stores with from 1 to 8 rooms attached; 25 shops with from 1 to 7 rooms; 12

offices with from 1 to 9 rooms; 3 studios with from 1 to 3 rooms; 2 saloons with rooms; 2 stables with rooms; and a factory, a restaurant, a stand, and a theater, each with a room or rooms attached.

To secure these quarters, 34 families were paying the same rent as before the fire, 110 were paying less, and 141, or 49.5 per cent, were paying more than before. Of the 33 families who paid less than $10 a month after the fire, 15 had before paid higher rents. Subsequent to the disaster each of these families rented ground in an out of the way place, and had put up a shack for a factory or utilized a refugee cottage for shop and residence.

Rents have been gone into in detail because, more than any other item, they show the far-reaching family changes brought about by the disaster. Astonishing, indeed, is the adaptability of families whose quarters, from being one room, became seven; or from being eight, became one; whose rent jumped from $20 for a restaurant and two rooms before the fire, to $175 for a restaurant and one room afterwards; or who, having lived for years in a twelve-room house for $35, dropped after the fire, to a $7.50 ground rent for space for a three-room shack.

As conditions in San Francisco approach more and more nearly what they were before the fire,* it is to be hoped that the families can better see how to adjust their efforts so that business will yield at least a fair living. The details of many of these long-continued struggles of adjustment are striking, not to say dramatic, and it is to be regretted that the following pages must deal rather with the general features of the contest and, for sake of compactness, omit much that would serve to clothe the dry bones of statistics with living flesh.

5. OCCUPATIONS

The Rehabilitation Committee made 4,736 grants to as many families to enable them to resume business of 219 different kinds. The 894 families re-visited are a little less than 20 per cent of the whole number. In the grants made to these, 126 occupations are represented.

* It may be that the steady growth which San Francisco is destined to make will prevent the rent of business premises ever falling to before-fire levels.

Grants were confined almost entirely to re-establishing families in a line of business in which they had been engaged as proprietors. A departure from this rule was for good cause, such as the death or injury of the former head of the business, or a change in trade conditions. The number of exceptions is 75, or 8.4 per cent of the whole number of re-visited families receiving grants. They are: 28 wage-earners and six housewives given grants to enter business; and 41 former proprietors aided to re-engage in business in an entirely different line.

In 79 cases it was recognized at the time the grants were made that it would be impracticable to reinstate the applicant on the before-fire scale. In such cases it was hoped that business would be successful enough on a small scale to admit of gradual expansion. Table 56 shows the occupations for which grants were most frequently given.

TABLE 56.—PROPOSED OCCUPATION OF APPLICANTS RECEIVING BUSINESS REHABILITATION

Proposed occupation	Applicants who proposed to follow each specified occupation
Boarding and rooming house	256
Tailor shop	46
Dressmaking shop	45
Notions or branch bakery	33
Barber shop	30
Restaurant	30
Grocery store	24
Huckster or peddler	23
Millinery shop	21
Seamstress	20
Cigar stand	19
Boot and shoe making and repairing shop	18
Physician's equipment	18
Printing shop	16
Drayman	14
Painting contractor's shop	14
Other occupations	267
Total	894

Among the 267 cases entered in the table opposite "other occupations," there were 61 occupations with only one repre-

sentative each, and 49 with from two to thirteen representatives each.

6. HOMOGENEITY OF GRANTEES

Of the 2,032 applicants for business rehabilitation considered by the business committee, 464, or about 23 per cent, were refused business aid, though many who were judged not to be suitable candidates for business rehabilitation were given aid for other purposes. This severe weeding out of candidates for one definite, specialized form of aid had this result, that those aided were a group homogeneous to a high degree. This fact was voiced often by the investigators during the progress of the work and by the staff that did the re-visiting in 1908, and was mirrored in the uniform reports filed by all these visitors. The uniformity shown in the records was not due to superficial inquiries, for data were unusually full and often included side-lights on the situation thrown by old friends, former business associates, former landlords, and other references. A further indication that the business group was looked on as being practically homogeneous is the fact that there were so many unconditional grants of $250. The phenomenon of so many of the grants being for exactly $250 may have been due in part to the effort to make the average grant not more than one-half* of what was the established $500 maximum grant, or may have been a reflection of the committee's impression that there was little to distinguish many of the applicants, one from another, either as to plight or as to recuperative power.

The applicants that received aid were almost uniformly persons who had had successful business experience. Most had founded their own enterprises; none, as far as the records show, had come into his holding by inheritance, as might have been the case in an older city; and few by purchase of an established business. There were but few of the applicants who had occupied for any great length of time the place burned out. A shifting population and the resultant changes in minor business centers had been the instruments by which the less fit had been to a great extent eliminated in the years preceding the disaster.

* See Part II, p. 129, for the result of limiting a committee's power to make grants larger in amount than $500.

7. RESULTS OF BUSINESS REHABILITATION

The nature of the occupations which the 894 re-visited families that were given aid proposed, with the assistance of the committee, to re-enter, or, in a few cases, to enter for the first time, has already been shown. How many of these families, at the time of the re-visit in 1908, nearly two years later, had succeeded in getting into and continuing in business? The answer to this question will go far toward showing the success or failure of the work of business rehabilitation.

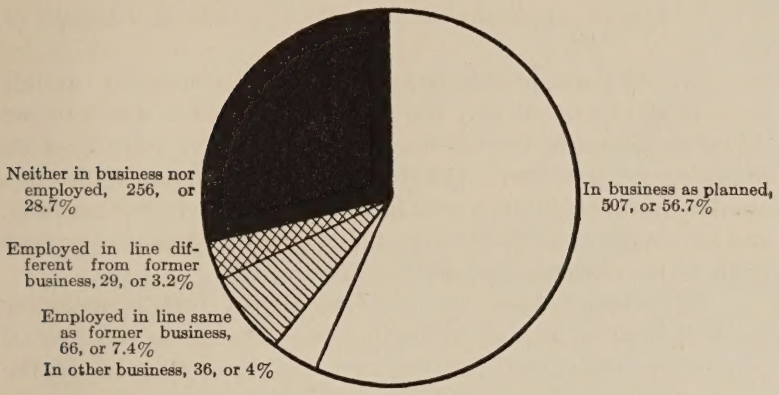
Data showing the status of the grantees in 1908 are presented in Table 57 and the chart which follows.

TABLE 57.—BUSINESS AND EMPLOYMENT STATUS AT THE TIME OF THE RE-VISIT, OF APPLICANTS RECEIVING BUSINESS REHABILITATION

Status of applicants who received aid	CASES IN WHICH APPLICANT'S STATUS WAS AS SPECIFIED	
	Number	Per cent
In business as planned	507	56.7
In other business	36	4.0
Employed in line same as former business	66	7.4
Employed in line different from former business	29	3.2
Neither in business nor employed	256 [a]	28.7
Total	894	100.0

[a] This group includes 29 applicants who were known to have died before the time of the re-visit.

The table and chart show what the Relief Survey visitors found in 1908. They found 543, or 60.7 per cent, of the families in business; 507 in exactly the kind of business contemplated by the grant, and 36 in business of another sort. A much smaller group, 95, or 10.6 per cent of the total, were engaged in gainful occupations, but not as proprietors. Of these 95, 66 were employed in the same business, and 29 in a different line of business than before the fire. There remain 256, or 28.7 per cent of the total number, who were not in business or employed. The visitors found that of this last group 36 were housewives; eight were unsettled, their affairs being in a transition state; 33 were dependent; 31 were known to have left San Francisco; 29 were


Neither in business nor employed, 256, or 28.7%
Employed in line different from former business, 29, or 3.2%
Employed in line same as former business, 66, or 7.4%
In other business, 36, or 4%
In business as planned, 507, or 56.7%

BUSINESS AND EMPLOYMENT STATUS AT THE TIME OF THE RE-VISIT, OF 894 APPLICANTS RECEIVING BUSINESS REHABILITATION

known to have died; and 119 were not to be found for a personal interview by the visitors. Of this latter number, 75 had dropped completely out of sight.

Of the 351 found not to be in business at the time of the re-visit, 140 are known to have started in business and then dropped out. The remaining 211, as far as the records show,—some no doubt for the best, and others for the flimsiest of reasons,—failed even to get into business.

8. REASONS FOR SUCCESS AND FAILURE

As has been shown in the preceding section, some of the families aided were as a result of rehabilitation successfully established in business, while others either did not embark at all in business ventures or began business only to discontinue. It is important to determine as far as possible the causes that resulted in success in some cases and in failure in others. Among the questions which, in the judgment of the writer, should be considered in this connection, are the following:

1. Was the grant made in a manner suited to the need of the case?
2. Was the grant timely?
3. Was the grant adequate?
4. Was the location chosen for business a good one?

5. Was the applicant handicapped by ill health of himself or family?

6. Did the applicant begin business with sufficient capital?

It will be noted that the first three questions relate to the deliberate action of the Committee, and involve a judging of its work by the reviewer. Question 4 relates to the applicant's ability to secure or his own good fortune in securing proper quarters, and also involves a judgment by the reviewer. Questions 5 and 6 relate to the circumstances of the applicant.

Manner in Which Grant Was Made. The reviewer for the Relief Survey in 1908 found in 21 case records strong internal evidence to the effect that the grant had not been made in the proper manner. Appropriate safeguards had not been provided to assure the carrying out of the plan. Of the 21 families, 12 failed to start in business, one started and gave up, and only eight were in business in 1908.

Ignoring those who managed to make a start, let us briefly consider the 12 who failed to do so. A woman who planned to separate from her husband was granted money to establish a rooming house to support herself and baby. By mistake the money was handed to the husband, who kept it and turned her and the child out of the house. She then obtained a divorce but she never recovered the money. A tailor, sixty-one, who claimed he was "afraid of the high rents," spent his grant for living expenses. The visitor could see no reason why he should not have made a start. In the other 10 cases there was serious illness or disability in the families, so the grants were spent to meet doctors', hospital, or undertakers' bills. In each instance the expenditure was an error of judgment on the part of the beneficiary, as he might have made a second claim on the relief fund for medical aid until his business should be on a paying basis. It showed a hesitancy in applying for relief to be expected on the part of those whose lifelong habit was to be entirely independent. The 12 families could have been started in business if the expenditure of the grants had been supervised by a third person acting as agent of the committee.

The policy of supervision should not have been extended to all business cases, for the applicants were of all the classes seeking aid the ones best fitted to put money to good use. But supervision

Cigar store of an Italian cripple

Store owned by a German-Swiss couple

might well have been extended to all the families which carried obvious burdens of illness or such handicaps as advancing years, a visionary outlook, or a lack of initiative. The advantages to be derived from adequate supervision are shown by the experience of 35 cases re-visited other than the 21 mentioned above. In all of these 35 cases the results were mutually satisfactory. In some cases the supervision was found to have gone no further than the committee's seeing that a plan was perfected and a location secured; in others to the extent that an applicant was not allowed to handle the grant money, it being expended on his behalf by one of the committee's visitors, by some other organization, or by a personal friend acting as trustee. Consequently, the 35 started business, and of the 33 found by the Relief Survey visitors, 23 were still in business.

Guidance in expenditure would undoubtedly have secured the permanent re-establishment of many a family that through no fault of its own had dropped hopelessly behind in the race. A supervised payment by instalments, payments subsequent to a first instalment being conditional on a square business start having been made, provided that the first instalment had been adequate for a start, would have resulted in the canceling of second instalments on grants made to persons with no original intention of re-entering business or with changed plans.

Timeliness of Grant. The second question, "Was the grant timely?" cannot be answered by a positive "yes" or "no," as the elusive personal equation makes assertions fallible. In some cases the beneficiary could with reason claim that earlier aid would have been more effective.

There were a number of cases in which it seems obvious that the grants were unnecessarily and unduly delayed. Twenty-two of these families, notwithstanding the obstacle, were in business; the only comment to be made is that some enterprising and refined families were left to endure the hardships of camp life months after they might have been engaged in independent business, had the machinery and the funds been available.

Among applicants who started in business and later dropped out there was one man so old that results would probably have been the same if there had been no delay. In three other instances the

grants were, in the opinion of the reviewer, inadequate as well as delayed, a combination well calculated to bring about failure.

Among the families whose grants were delayed and who did not even start in business there was one man whose grant was delayed for six months, because the check was accidentally delivered to another person of the same name. This man claimed to have lost good opportunities for starting. Another grant was delayed forty days, not an unusual length of time, but in the interval the subjects, a refined American woman and her elderly husband, had suffered irreparably. The wife had injured herself doing unsuitable work and had died, leaving the man powerless to open the rooming house they had planned together. Another applicant, one of the many whose cases were shelved from three to four months during the dispiriting period of arrested progress, had a friend who was ready at the time of the application to loan money to add to the relief grant for starting a notion store. Three months later the friend's circumstances had changed, and with the relief money alone the applicant dared not make the venture. The predicament of three other applicants was much the same. By the time they received their business grants, late in the winter of 1906, every cent of their insurance money had been used for living expenses. Another illustrative story is that of a German cobbler with a frail wife and two young children, who after the disaster had $100 in savings. He bought tools, but as he could not support his family by cobbling alone and his savings were gone, he asked for a business grant. When he was finally given $200 to stock a small shop with shoes to sell, he and his family had been sleeping on the floor for six months.

Adequacy of Grant. Inadequate aid, in the estimation of many of the applicants, was the one stumbling block in the path to satisfactory re-establishment. This question, like the two which have preceded it, must be recognized as having an illusory quality. In the opinion of the reviewer the complaint of inadequacy was justified in slightly over 100 cases, in about three-fourths of which the grants were lower than the average grant of $247.

Of the 894 grants under consideration, only 52 were for $500* or over, and 162 grants, or nearly one-fifth of the total,

* See Part II, pp. 128–129, for explanation of limitation of grants to less than $500.

were for exactly $250, from which it appears that the latter figure was firmly lodged in the minds of the disbursers of the fund. But one in nine of the re-visited applicants who received business rehabilitation, received grants for other purposes. The average amount given to those who did receive such subsidiary aid was $83.75.

The ultra-cautious policy of the initial rehabilitation work was early changed. Between June 1 and July 7, 1906, 21 checks for more than $100 each had been drawn for business rehabilitation, the two highest being each for $400. By the middle of July, four checks for $500 had been drawn for business cases. Before the end of July, a $900 business loan was made. A scanning of the early case records shows that the committeemen were careful to give the exact amount needed.

During the third rehabilitation period the size of the business grants was much smaller than in the preceding period, two-fifths of the grants being under $100 each and four-fifths less than $200. The average grant for the 123 re-visited cases which had been passed during the second period was $305.77; for the 73 passed during the third period, $191.16; for the 698 passed during the fourth period, $242.26. Of applicants who received aid in the third period, the period of arrested progress, when the grants were small, a materially smaller proportion were in business at the time of the review, than of those who received grants in the second and fourth periods.

A few examples show the fate of some applicants who were given prompt, but apparently inadequate aid.

An elderly woman who applied for $250 for a rooming house was given $100. She is doing well, but had to incur a heavy debt which by close management, hard work, and with great mental anxiety she has been able to pay off.

A family of five, the father sixty-three, the mother fifty-seven, and their children, were given $150 for a rooming house. They took a six-room flat and by subletting two rooms met their rent. But their plan was to take a larger house which would bring in enough to provide more than the equivalent of rent and

which with the supplementary small wages of a son and daughter in their teens, would have made a fair income.

A tailor was given $125 to add to his own limited resources in order to open a shop, but as he couldn't make good he sold his shop and is now a bushelman.

Favorable Location. After the fire there was naturally for a time a scarcity of desirable locations for business. With ready money in hand, those applicants who were keen to judge and prompt to act secured the best places, while many were left to take locations with which they were not satisfied and which proved to be unprofitable.

In some instances locations good at first became undesirable through the shifting of the population; certain business centers proved to be but temporary and had to be abandoned like a sinking ship by all who had begun business there. The man who did not have money to move when his first location proved unfit, had to fail or discontinue.

The proportion of re-visited applicants who, having been assisted to engage in business, were still in business, was materially larger among those applicants who, in the judgment of the reviewer, secured satisfactory locations than among those whose locations seemed less favorable. As is suggested in the preceding sentence, the quality of a business location is largely a matter of opinion. If a business succeeds it is easy to conclude that its location is good; if it fails a poor location is a ready excuse. Here, again, a definite estimate is made nugatory by the intrusion of underlying queries relative to the applicants. How adaptable were they? How far sighted? How much initiative had they? To such as were lacking in any of these qualities a favorable location did not always mean success.

Health of Applicants and Families. Serious illness in the family tended, of course, to interfere with the carrying out of a business plan. The outcome of business rehabilitation in cases where there was no serious handicap of this nature, and in those where such a handicap existed, is shown by Table 58.

TABLE 58.—BUSINESS STATUS AT THE TIME OF THE RE-VISIT OF APPLICANTS RECEIVING BUSINESS REHABILITATION, BY HEALTH OF FAMILIES[a]

Health of family	APPLICANT		Total
	In business	Not in business	
Family all well or without serious handicap	448	249	697
Family seriously handicapped by ill health	95	73	168
Total	543	322	865

[a] Of the 894 families investigated, 29 lost the applicant by death before the time of the re-visit.

Since the business grant was given in behalf of the family as a whole, the health of the whole family including that of the head has been considered. Of the 697 families without serious handicap, 448, or 64 per cent, were in business at the time of the re-visit, while 95 of the 168 families handicapped by ill health, or 57 per cent, were in business. This latter proportion seems relatively high. Many a man or woman in frail health can see that his hope for security lies in maintaining a small business against all odds. The man with more capital and better health has a chance to make a better income, but he who is without the alternative of employment for wages cannot permit himself to be deterred. A further study of the records seems to indicate that, among the applicants still in business, the proportion who were doing poorly is decidedly smaller in the case of those not handicapped by ill health than in the case of those burdened by a handicap of this nature, whether slight or serious.

CAPITAL AVAILABLE. The part played by the amount of capital available for starting afresh in business was an important one. The term capital as here used includes the grant, and other resources, if any, such as equipment or stock saved from the fire, insurance, savings, gifts, loans, and credit. Table 59 shows the numbers starting business with given amounts of capital, and shows what part the grant played therein.

TABLE 59.—AMOUNT OF GRANTS TO AND OF CAPITAL AVAILABLE FOR APPLICANTS RECEIVING BUSINESS REHABILITATION[a]

Amount of grant or of grant and capital	Cases in which grant was as specified	Cases in which capital available for business, inclusive of grant, was as specified
Less than $300	476	231
$300 and less than $500	159	121
$500 and less than $700	58	145
$700 and less than $1,000	1	89
$1,000 to $5,000	..	108
Total	694	694

[a] Of the 894 families investigated, 200 failed to supply information relative to capital available.

It has already been seen that grants ranged in amount from less than $100 to $900. The amount of capital available for starting business varied from less than $300 to as high as $5,000. More than two-thirds of all persons in this group received less than $300 cash from the committee. By virtue of other resources which some of the group had on hand or managed to secure, 463, or almost exactly two-thirds of the entire number, had $300 or more available for starting business.

In general, the rehabilitation committee adhered to its announced policy of helping only those that were accustomed to doing business on a small scale. Even among these, however, there were degrees. For clarity, as the division seems a convenient one, the discussion that follows will recognize two groups: one of 497 persons whose available capital including grants was less than $700, and one of 197 persons who had $700 or more available for the start. These will be spoken of as the low capital and the high capital groups respectively. In a similar way, grants for business rehabilitation consisting of less than $300 will be referred to as small grants, and grants of from $300 to $1,000 as large grants.

Of the 497 members of the low capital group, 380 received small grants and 117 large grants; while of the 197 members of the high capital group, 96 received small grants and the remaining 101 large grants. Thus the proportion of applicants who received

large grants was much larger in the case of the high capital group than in the case of the low capital group—an application, doubtless justifiable, of the scriptural principle, "unto him that hath shall be given."

The members of the high capital group who received small grants were possessed of other resources so considerable that the grant was, in many instances, but a small fraction of the capital available for business. In such cases, the grant derived its importance and its justification from the fact that it was in the form of cash. The possession of a certain amount of ready money was always necessary to secure a site, and was often a necessary condition of obtaining credit.

Whether or not a given capital is sufficient for a business venture will depend largely on the nature of the business entered; and, as has elsewhere been noted, the successful applicants for relief engaged in many different and highly diversified undertakings. The discussion of the adequacy of capital and of the relation of capital to grants will therefore be deferred to the following chapter, in which the recipients of business relief will be considered in occupational groups.

SUMMARY. Outward circumstances have much to do with the success of a business enterprise: the time, the place, and the money form a strong combination, and with health thrown in for good measure the combination is almost proof against disaster provided the right man make use of the combination. A committee disbursing business aid which patiently eliminated those doomed to fail, could get practically all of its beneficiaries started if it were left free-handed throughout the whole period of relief distribution to make well-timed and adequate grants, and if it spent enough on administration to allow for the supervising of grants whenever character and circumstances indicated the advisability of doing so. It may be noted that the 45 persons who in the judgment of the reviewer received timely aid, properly given, to the extent of $250 or as much more as was needed; persons who had resources to equal or exceed the grant, who were in good health, and who secured what seem to have been good locations, had started in business. Only three of the 45 had discontinued business, and of these, one had only temporarily discontinued.

II

ANALYSIS BY OCCUPATIONS, STUDY OF REFUSALS AND SUMMARY

1. SUCCESS OR FAILURE IN RELATION TO OCCUPATIONS

THE proportion of applicants aided who succeeded in establishing themselves in business varied to a certain extent with the occupation entered. Sufficient data relative to the occupations and success in business could be secured for only 702 of the 894 applicants visited in 1908. The table next presented shows for the different occupational groups the number of cases in which grants of each specified nature were made and the proportion of these cases that were still in business at the time of the re-visit.

TABLE 60.—BUSINESS STATUS AT THE TIME OF THE RE-VISIT OF APPLICANTS RECEIVING BUSINESS REHABILITATION, BY OCCUPATIONS[a]

Nature of occupation	Applicants whose occupations were as specified	APPLICANTS IN BUSINESS IN 1908	
		Number	Per cent of all applicants receiving grants
Professional	79	68	86.1
Manufacturing and mechanical industries	183	146	80.0
Trade	175	124	70.9
Personal and domestic service	249	168	67.5
Transportation and miscellaneous pursuits	16	7	43.8
Total	702	513	73.1

[a] In this table data are presented for only the 702 applicants of the 894 investigated for whom complete information relative to occupation and business success or failure was secured.

The occupations shown in the table are not necessarily those for which the grants were given, but the occupations in which applicants were found engaged in 1908.

If one thing stands out more clearly than another it is, that following a disaster, persons who seek to re-establish themselves in professional or manufacturing pursuits have a much higher expectation of success than those that seek to re-establish themselves in trade or as proprietors in some branch of personal and domestic service, such as a restaurant or a rooming house.

On an earlier page it has been noted that some applicants were unable to make a start because of lack of capital. Lack of capital was less seriously felt by those having mechanical or professional skill, to whom the amount of capital held appeared to be of slight moment, than by those in the two remaining groups. The relation of capital to success in the trade and in the personal service groups is treated, therefore, at some length in connection with the detailed discussion of these groups.

The Professional Group

Of the 88 members of the professional group re-visited, 79 whose cases furnished data complete on the points to be considered are here studied. As for the grants made, none exceeded $500 and 50 were for $250 or less. Those whose offices, studios, and in many cases, homes also, had been burned, had little left in the way of material possessions. Twenty persons are noted on the visitors' schedules as having had no resources other than their grants. The amounts with which the members of this group essayed to re-establish themselves were as follows: 34, less than $500; 24, $500 and less than $700; and only 21, $700 or more. The outcome by 1908 was: of the first group 29 were still in business; of the second, 20; and of the third, 19. There were eight who had not started, and three who had started and discontinued.

In the cases of those that did start, the grant was as a rule applied as a cash payment toward equipment. The difference between the amount of capital and the amount of the grant, in general, measures the amount of credit allowed by wholesalers in the purchase of instruments and equipment. The proportion of success is high even among those with least capital at their

disposal, and no direct relation is to be discovered between amount of capital and success except in the cases of a dentist and a photographer who were found to be working for wages and to be adding savings to their grants so as to start later with better equipment. Six others, as stated above, also failed to start. A woman pianist married and gave up her profession. A woman physician accepted a position in her alma mater as an instructor. A stenographer took a position on salary instead of opening her own office. An elderly music teacher became a chronic invalid and was admitted to the Relief Home. A man who had wanted to resume his work of giving electric treatments took instead a position with the city board of health and the visitor who saw him thinks he did not intend to resume his old line. Supervision of his grant of $250 would have tested his good faith. Another case which should have been supervised was that of an elderly showman who was given $450 to replace the tent used to house the wax figures of his quaint historical show. He spent most of the business grant for an operation to restore the failing sight of his elderly wife. A supervisor could have arranged for surgical care without interfering with rehabilitation.

Three cases, as noted, started but to discontinue. A physician who had received $450 from the Rehabilitation Committee and $100 from the Physicians' Fund, opened an office; then, having closed it "on account of dull times," left the city. A gymnasium director set up his equipment, but found his location a poor one; therefore he stored his apparatus and closed his place until he should find a better. A public stenographer had typist's cramp from overwork. When able to resume work, he took a salaried position. More careful investigation and supervision of the eleven unsuccessful cases would probably have resulted in withholding the grant from one man, and getting one other into business. But as a group the applicants accomplished all that was possible under the circumstances, and that without the use of large sums of money.

Manufacturing and Mechanical Group

An almost equally high degree of success attended the efforts of 183 persons engaged in manufacturing and mechanical industries.

Owner aided by Rehabilitation Grant and money privately loaned

Hat maker aided by a Rehabilitation Grant

These were largely tailors, dressmakers, shoemakers, painters, and metal workers. In the group of 79 in which capital was under $300, the attempts at rehabilitation of 50, or less than two-thirds, were successful. In the group of 104 with more capital, the showing was higher. The 26 who had $1,000 or more were without exception successful.

There were 23 who started business and discontinued, and 14 who did not start. Among these 37 cases, 10 failures appear to be due principally to lack of capital, but the 27 remaining failures are to be attributed largely to other causes, among which unfortunate choice of location and ill health complicated with old age are uppermost. Two examples must suffice:

A shoemaker, aged sixty-six, presented a plan to Committee VI which definitely called for $400 to buy a half interest in a given shop. He was granted $250, but as he could make no satisfactory arrangements with his proposed partner he began working at wages. A younger man with that amount of cash might have started a shop of his own, but this was too much to expect of one of his age. Another, a much younger man, failed to make a success of his bakeshop. He leased a lot on which to build his shop and invested in equipment his capital of $500. When competition sprang up around him, he could neither afford to move nor to remodel his shop in order to rent it to some one else for another purpose.

Perhaps one-half of the foregoing 37 failures could have been averted or mitigated by intelligent oversight. As a rule, however, it is safe to assume that persons with the skill to do mechanical work require less supervision than do those of the groups we are to discuss in the following sections.

Transportation and Miscellaneous Group

Of the 16 members of this group, seven were established in business at the time of the re-visit. Grants were given to 12 men to start as teamsters or draymen. Ten of the 12 men bought teams, but only four were still in business in 1908. The price of hay was high, and work at wages easy to obtain; the two men who made no start became wage-earners. One man who was given money to acquire a messenger service, had been successful. Of the three remaining grantees of this group, one started a chicken farm

which was running with fair success; another, a cleaning and dyeing establishment which was successful; and the third, a venture of the last named kind which had failed in the first month. This last proprietor after his failure had left the city.

In considering the relatively small number of successes among the members of this group, it must be remembered that the number of cases is too small for the data to be truly representative.

Personal and Domestic Service Group

Just as a small manufacturing enterprise is the avenue through which skilled artisans seek by becoming small proprietors to reach independence, so rooming and boarding houses, barber shops, restaurants, laundries, and the like are the roads along which individuals of a less skilled class travel to reach the same end. The cheap rooming houses of today are often run by the charwomen of yesterday; the better grade houses, by widowed housewives of somewhat higher station; the barber shops, by erstwhile barber's helpers; and the small restaurants and lunch counters, by one-time cooks. Competition is extreme because persons accustomed to small earnings are constantly entering these fields with their little hoard of savings, ready to be satisfied with very moderate returns. In the long run, business ability tells in this as in all other lines of enterprise, but to this class adequacy of equipment and suitable location are of relatively more importance than in other forms of enterprise previously discussed.

In a city changing as rapidly as San Francisco changed for the first three years after the fire, the wisest could not tell with certainty how long a certain locality would remain desirable for his purposes. Some persons, in order to avoid prohibitive rents, signed leases for one or two years, which held them in poor locations after their better judgment told them they should move to keep near their shifting patrons. Under such circumstances two or three hundred dollars in the bank, or even less, might mean the difference between success and failure.

Where competition is close it makes a very great difference whether the equipment is owned outright or whether considerable monthly cash instalments must be paid. It is true that in ordinary times clever persons can fit up rooming houses and rent all the rooms

at a fair profit. But ordinarily the small house at best offers a woman nothing more than an opportunity to be her own employer at very moderate wages; her fate depending, at each recurring crisis, on a cash reserve sufficient to carry her over a dull period, or to enable her to win in an endurance test with a nearby competitor. Rooming houses are spoken of specifically because more than three-fourths of the grants for personal service enterprises were given for this purpose.

As has been shown by Table 60, of 249 applicants visited in 1908 who had been given aid for personal and domestic service and for whom data have been tabulated, 168, or almost 68 per cent, were still in business at the time of the re-visit.

In this group the tendency of committeemen, already commented on, to make grants about uniform in amount is clearly seen. In fact, 105, or more than two-fifths of the 249 cases discussed in this section, received grants that were $200, and less than $300. It was understood that many of the enterprises required a considerably larger capital, but the business committee had the theory that given a sum of $200 or $250 any normally enterprising person could "raise" the rest. Many applicants did so, but not all. By sub-dividing the 245 cases in which the amount of capital is known into three groups we are able to see the respective parts played by the relief grant and the applicants' other resources. The figures are given in Table 61.

TABLE 61.—BUSINESS STATUS AT THE TIME OF THE RE-VISIT OF APPLICANTS RECEIVING BUSINESS REHABILITATION FOR PERSONAL AND DOMESTIC SERVICE, BY SIZE OF GRANTS AND AMOUNT OF CAPITAL[a]

Business status	CASES IN WHICH CAPITAL WAS LOW		Cases in which capital was high	Total
	Grant small	Grant large		
In business at time of revisit	66	41	57	164
Started and discontinued	29	7	9	45
Did not start	27	5	4	36
Total	122	53	70	245

[a] Information relative to the amount of capital was secured for only 245 of the 249 applicants receiving business rehabilitation for personal and domestic service concerning whom data are presented in Table 60.

The classification of capital as high and low, and of grants as large and small, has been discussed in the preceding chapter. The first group dealt with in the table, which will be called for convenience the small-grant low-capital group, consists of persons whose grant was less than $300 and whose capital available for business, including grant, was less than $700. Their enterprises in general were those of side streets and out-of-the-way locations.

The second group, known as the large-grant low-capital group, is made up of persons whose grant was $300 or more, but whose entire capital was no more than $700. They were largely persons whose previous enterprises had been capitalized at over $700 and to whom the Rehabilitation Committee gave liberal grants with the idea that the applicant would go into debt for the balance needed.

There remains a third group of the high-capital group which was previously capitalized at from $700 up and which expected to go into business in fairly prominent locations, on something like the old scale. As its members had considerable resources, the grant, while it played an important part in the applicant's rehabilitation, was not the sole factor determining a start. Such was frequently the case in the two low-capital groups. The distinction between large grants and small grants, as it is of much less importance to the members of this group than to the members of the two low-capital groups, has not been indicated in the table.

It will be noted from the table that the proportion of applicants aided who were in business at the time of the re-visit was largest for the high-capital group, and much larger for the large-grant low-capital group than for the small-grant low-capital group. Brief consideration will now be given to each of the three groups.

The small-grant low-capital group has 122 members. Of its members 93 were given aid to open boarding and rooming houses, 15 to open barber or hairdressing establishments, eight to start restaurants, three to start laundries, and three to set up boot-blacking stands. Nearly two-thirds of the group were widows, and 57 were persons or couples living alone.

At the time the grants were made, 93, or more than three-fourths of this group, had no other resources; 27 had savings, collectible insurance, or real estate available for business. Data are lacking as to the resources of the two remaining individuals.

It was the hope of the Rehabilitation Committee that the large proportion of persons who came empty-handed, would, on receipt of a lump sum in itself insufficient to establish a business, develop latent resources. Such was often the result. Of the 93 cases mentioned above as having no before-fire resources, 46 received cash gifts other than the relief grant, negotiated friendly loans, or were allowed credit with former dealers. The manifestly right function of a relief grant of money for business is distribution such as will not supplant aid from other sources. But what of the small grants given to persons who could by neither hook nor crook obtain a supplemental sum? Forty-six of the 93 did succeed in getting help from other sources, and with three exceptions, made a start. Forty-seven did not succeed in getting help from other sources, 19 of whom failed to start. Of this 47, more than one-third were past the age of fifty. It is precisely in the cases of these individuals who have no other resources that supervising visitors would prove useful in devising ways and means to get a venture launched, arranging if necessary for a further committee grant.

An inspection of the case records seems to show that the members of the small-grant low-capital group who increased their resources by borrowing were, on the whole, more successful than those who did not borrow. Of the 50 applicants who went into debt, 34, about two-thirds, were found in business in 1908, while of the 70 who incurred no debt, only 30, considerably less than one-half, were in business. In the two remaining cases of the 122, the data were incomplete. The plan of the Rehabilitation Committee then, which was to have applicants use their grants as the means of a start on a credit basis, seems justified as applied to those individuals who have the courage to assume necessary debts.

The applicants who did not go into debt seem to have been ultra-conservative persons for whom the rehabilitation program was too strenuous. Doubtless for the most part they did well not to go into debt. Most probably these were frugal souls who had never incurred risks but had saved their wages and not made their original start until they could equip a business for cash. Afterwards they had doubtless continued, as they started, paying cash as they went along. It is not to be expected of those who have

done business on a cash basis all their lives, that, when the passing years have done their work of lessening initiative, they should cheerfully and confidently assume a burden of debt. It would seem to be the duty of a relief committee to recognize the handicap on those trying to earn their living through business who never possessed the initiative of the typical business man, have been robbed of it by age or ill health, or have been made conservative by domestic responsibilities.

The 122 cases of the small-grant low-capital group comprise one-half of the re-visited persons to whom aid had been given for enterprises in personal or domestic service. In view of the fact that but 66 of the 122, slightly over one-half, were in business in 1908, it seems evident that a considerable number of these families (1) should not have been given money except for household rehabilitation, (2) should have been given sums materially larger in amount, or (3) should have been given the advantage of expert supervision.

Before leaving the subject of rehabilitation in personal service, it will be well to note briefly the remaining 123 cases, which number divide themselves into a large-grant low-capital group of 53 cases and a high-capital group of 70 cases.

The occupations of the members of the large-grant low-capital group were much the same as the foregoing; of the 53 in this group, 40 secured grants for boarding and rooming houses, seven for barber shops, and six for restaurants. As in the case of the preceding group, a number of the applicants went into debt in order to increase their capital available for business; and again the Relief Survey records show that those who incurred debt were, in general, more successful than those who did not. Extreme care must, however, be exercised in formulating conclusions because of the small number of cases involved.

The 70 persons in the high-capital group represent higher standards and more ambitious plans than the members of the preceding groups. The grants were often small in amount because the applicant's resources were known to be substantial. Capital ranged in this group from $700 to nearly $3,000. Again, rooming houses are in the ascendancy. There were 56 grants for this purpose, seven for restaurants, three for barber shops, two for laundries, one for a towel supply concern, and one for a window-

cleaning enterprise. The families were constituted much as in the small-grant low-capital group, over two-fifths being individuals or couples living alone. Among the 175 cases of the two low-capital groups, in which capital was under $700, only one-fifth of the number had savings, insurance, or real estate available for business. In this high-capital group 36, or more than half of the cases, had resources.

Twenty-five out of the 36 who had resources, and every one of the 34 who were without resources, went into debt, and all but four of the 70 started business. In the low-capital groups those who stayed out of debt exceeded those who incurred it. In this group, the great majority had gone into debt, even including the greater number of those who had insurance or savings in addition to their grant.

Of 11 applicants who avoided debt, three did not start in business, but eight who did so remained in business; while of the remaining 59, who borrowed, all but one started, and 49 remained in business. Because of the small number of cases, and particularly of cases in which no debt was assumed, these figures must not be construed as establishing a relationship between success and borrowing or failing to borrow.

Some comparisons between these three groups are suggestive. It seems that the families in the small-grant low-capital group must have needed much more money than they had, or so many would not have failed to get into business as planned. The small grants they received were not enough to encourage them to incur a moderate debt and go ahead. Consequently, only slightly over one-half succeeded in establishing themselves in business.

Persons in the large-grant low-capital group appear not to have needed much additional assistance, for while considerably over half of them got along without incurring debt, over three-fourths were established in business.

Those in the high-capital group needed sums of $700 or more to resume business on anything like the old scale. The grants they received were in many cases actually, and in most cases relatively, small. Even though many had substantial resources, yet nearly all went into debt. That the capital with which members of this group entered business was, in general,

sufficient, seems to be indicated by the fact that 57 of the 70 were in business at the time of the re-visit.

Trade Group

The success of small trade enterprises is affected in the confusion of post-disaster conditions and, in the absence of expert supervision, almost as much by the amount of capital available as is personal and domestic service. Like the keeping of rooming houses and other branches of personal service, trade is looked upon by the unskilled as an easy means of earning a livelihood. But the prizes in trade are, as a matter of fact, reserved for those rare few who have the special sense for perceiving the "elusive value that hovers now here and now there." The average citizen, if he is to make even a modest living by trade, needs certain material advantages to compensate him for the lack of that keen economic sense possessed by the shining few who started with the traditional pack and are now numbered among our merchant princes. When the everyday citizen sets out to peddle, he must have a horse, a place to keep him, hay to feed him while he lives, and money enough to make a payment down on another if he dies. If the business is to be in a shop, it must be fairly well located, and decently equipped with fixtures and stock. He can go into debt for fixtures, but as a rule he can get little credit for stock, especially if it is a mixed stock, like that of a notion store, or perishable stock, such as food stuff. In fact, the only shop keeper sure of holding his own in the face of universal competition is the one who can pay a fair amount of rent from the start, can buy attractive fixtures for cash, pay cash for all goods,—thus avoiding interest charges on deferred payments,—and have enough margin left to extend credit, when necessary, to customers and to carry stock over a dull season. Such business does not from the start necessarily include shelter for the family as is the case with a rooming house. It is often many months before the net income is sufficient adequately to support more than one person.

So much for the average citizen, starting business on his own capital, or given a lump sum by a relief committee and left, without supervision, to run the risk of making costly if not irretrievable mistakes.

View from Nob Hill looking toward Harbor and Ferry Building, one year after the fire, April 18, 1907

It has already been seen that, of the 175 applicants given assistance for trade, 124, or about 71 per cent, were in business at the time of the visit in 1908. In three cases satisfactory data relative to capital could not be secured. The 172 remaining cases have been classified, like the persons aided in personal and domestic service, on the basis of capital and grants. Table 62 shows for the small-grant low-capital group, for the large-grant low-capital group, and for the high-capital group the number of applicants in business at the time of the Relief Survey, those who started but discontinued, and the number who did not start.

TABLE 62.—BUSINESS STATUS AT THE TIME OF THE RE-VISIT OF APPLICANTS RECEIVING BUSINESS REHABILITATION FOR TRADE, BY SIZE OF GRANTS AND AMOUNT OF CAPITAL[a]

Business status	CASES IN WHICH CAPITAL WAS LOW		CASES IN WHICH CAPITAL WAS HIGH	Total
	Grant small	Grant large		
In business at time of re-visit	54	20	50	124
Started and discontinued	14	7	4	25
Did not start	19	4	..	23
Total	87	31	54	172

[a] Information relative to amount of capital was secured for only 172 of the 175 applicants receiving business rehabilitation for trade concerning whom data are presented in Table 60.

It will be seen that the proportion of applicants remaining in business was very high for members of the high-capital group, and only very slightly higher for the members of the large-grant low-capital group than for the members of the small-grant low-capital group.

Of the re-visited applicants who were given rehabilitation for trade, 87, or about one-half, fall within the small-grant low-capital group. Some of the 87 proposed to become peddlers, canvassers, or agents, but the majority planned to be merchants or dealers. Notion stores, branch bakeries, cigar stands, grocery stores, millinery stores, tea and coffee routes, and stationery stores were among the enterprises contemplated. Two-thirds of the

families either had no dependents or had wage-earners to supplement the income from the business. The proportion entirely without resources is high, being 62 out of 87. Twenty-six incurred indebtedness in order to engage in business; and of these, 23 were in business in 1908. Of the 61 who did not borrow, only 31 remained in business.

It seems that to start a small enterprise, grants of under $300 to persons who could not bring their capital to a point between $500 and $700 without assuming an unwieldy debt, were too small, in the absence of close supervision, to assure their restoration within a reasonable length of time to a normal standard of living.

The large-grant low-capital trade group had but 31 members. Nearly half of the number were families with dependents and without wage-earners. Their enterprises were of the same character as were those of the small-grant group. Only eight of the 31 went into debt, and the amounts they obtained were in no case as much as the grant. Six of the eight remained in business. Of the 23 that did not borrow, 14 remained in business. Because of the small number of cases involved, no conclusions should be drawn as to the relation between success and borrowing.

There remain of the trade enterprises a high-capital group of 54 persons in half as many different lines of buying and selling. Over half of these families had dependents, most of the families having dependents being couples with from one to five young children. Four-fifths of all the families had before-fire resources. The persons who contracted indebtedness numbered 42, and of these, 39 were in business at the time of the re-visit. Eleven of the 12 families who did not borrow were in business. Because of the similarity of the proportion of successes among those who incurred indebtedness and among those who did not, and because of the small numbers involved, conclusions would be worse than valueless.

2. STUDY OF REFUSALS

One hundred and six persons who had applied for aid for business and had been refused were visited in 1908, and most of them were located and personally interviewed. The visitors had dreaded to meet these disappointed applicants face to face, and were agreeably surprised to find that most of them were quite

willing to be interviewed and for the most part bore the Rehabilitation Committee no ill-will. The many who were doing well were proud to have achieved success without aid; and those who had failed to get into business and were doing poorly, were pleased to have some one on whom to lay the blame. Only one man refused point blank to give an interview.

Except for showing a preponderance of married couples, the families to whom aid was refused were constituted about as were those families to whom aid was given. They had in general much more extensive resources than the grantees, though 13 had no resources whatever and 22 others had less than $500.

The reasons for which aid was refused were in general more technical than those for which assistance of a less specialized nature was denied. Six were refused, in fact, because their character and habits were thought to be such as would militate against success; two were remitted to the care of near relatives; and two were found to have rehabilitated themselves unaided. Ten only were refused because they had not been in business before the fire; and 20 because they presented no feasible plan or because they wanted to start saloons, which latter proposal, naturally, the Committee could not approve. Five were refused because they wanted to be re-established on a large scale. The largest grant the Committee could have given them would have been too small for their needs. The remaining 61 were refused because they were judged able to rehabilitate themselves, if not in business, then through wage-earning.

Of the 106 refused grants by the Committee, 42 did not start business, but 62 started without the aid applied for. Two of those refused had died. Of the 62 who entered business, eight failed and the remaining 54 were still in business in 1908. Failure to start was much more general among the candidates for rehabilitation in personal service than among those who sought aid for manufacturing or mechanical enterprises, which serves to emphasize what has been said as to the greater expectation of success in the lines involving mechanical skill.

As was to be expected from the fact that exhaustive investigation was not attempted by the Rehabilitation Committee in 1906, a certain number of the refusals appeared, in the judgment of the

reviewer, to have been unjustified. There were 23 such instances. In 12 of them conditions were not without remedy. Reports on seven of the cases were submitted to the Rehabilitation Committee, and grants of from $250 to $350 each were promptly made. Five other families were found in which circumstances had changed so as to make aid advisable. To the 12 families, the sum of $3,090 altogether was distributed in 1908.

3. SUMMARY OF THE RESULTS OF BUSINESS REHABILITATION

Business rehabilitation was successful, then, to the extent that of the 894 applicants aided who were visited, 683 started in business and 543 were still in business in 1908.* Of the 211 applicants who received grants, but did not enter business, 10 are known to have died; 63 abandoned altogether their plans for entering business; 21 modified their plans as stated to the Committee, or substituted other plans; 10 spent their grants for housing, furniture, or living expenses; and one invested the grant in his son's business. Data as to the 106 remaining cases are lacking.

It seemed to the reviewer unlikely that any of the 63 applicants who had abandoned the idea of going into business at the time of the grant would ever enter business again. Thirty-nine were working for wages, nine were housewives, and nine were dependent. Data concerning six are incomplete.

As to the causes of the breaking down of the plans for rehabilitation presented to the Committee, the amount of capital available appears to have played its part. While for nine of the 63 cases in which the plan broke down utterly, the amount of capital was not known, in only nine of the remaining 54 cases, or about 17 per cent, was the capital as large as $500. Of those, on the other hand, who merely modified their plans, or who substituted others, over half had $500 or more working capital. In 57 cases it is known how the grant was spent: in 20 instances it went for general living expenses; in 11 instances for illness and in six others for funeral expenses; in 11 for household furniture; in three for housing; in two for clothing; in two for old debts; in one for a typewriter; and in one for transportation.

In 42 of the 63 cases of breakdown of the plan, there is strong

* See Table 57, p. 186.

internal evidence that the grant was either inadequate (23 cases), given too late (eight cases); or given without supervision, of which there was an obvious need (11 cases). In six cases the applicant appears to have been deficient in enterprise, and in 11 cases the applicant's circumstances changed after receiving the grant. Of the four remaining cases little is known.

Sickness and death and household and personal needs consumed more than three-fifths of the diverted grants. In the summer and fall of 1906 the members of the Rehabilitation Committee often shaved down grants because of a perfectly natural fear of a future shortage of funds. A mental habit of caution was being formed during these months of uncertainty which without doubt affected Committee VI in its later handling of some 1,690 cases. Some of these applications were very properly refused. The 894 re-visited applicants who were aided were given grants averaging $247. With the half million dollars that Committee VI had on hand, the grants could have been made to average $400 for the 1,226 grantees aided by this committee. Doubtless grants of such an amount, augmented when necessary to provide money for furniture and clothing, coupled with more frequent supervision, would have reduced materially the number that failed to re-establish. Failures would then have been largely confined to those few persons who showed themselves deficient in enterprise, or whose circumstances changed so completely after receipt of the grant as to make re-establishment impossible.

PART IV
HOUSING REHABILITATION

Part IV

HOUSING REHABILITATION

PAGE

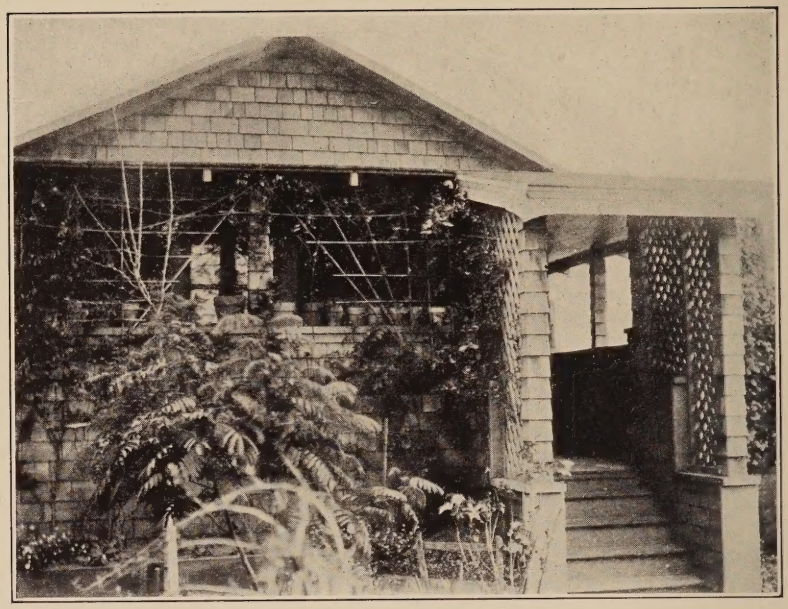
I. General Plan of Housing Work 215
1. Introductory 215
2. Retrospective 216
3. The General Plan 218

II. The Camp Cottages 221
1. General Cost 221
2. Families Occupying the Cottages 223
3. Wages and Occupations 226
4. Housing Before and After the Fire 229
5. Two Cottage Settlements 234
6. Brief Comments 237

III. The Bonus Plan 239
1. The Plan Itself 239
2. Bonus Recipients 240
3. Occupations and Resources 244
4. The Houses—Character and Cost 248
5. Brief Comments 251

IV. The Grant and Loan Plan 253
1. The Plan Itself 253
2. Relation Between the Department of Lands and Buildings and the Housing Committee . . . 256
3. The Number Aided and the Cost 257
4. Families Making Use of the Grants and Loans . 259
5. Occupations and Resources 262
6. Housing Before and After the Fire 266
7. Status of Loans in 1909 and 1911 and Additional Aid 271
8. Cases of Expensive Building 273
9. Brief Comments 276

General Conclusions on Housing Plans 277



In the land of flowers

A simple but cozy home

COTTAGE HOMES A YEAR AFTER REMOVAL

I

GENERAL PLAN OF HOUSING WORK

1. INTRODUCTORY

A SPECIFIC housing study was undertaken as one feature of this Relief Survey in order to ascertain the extent and character of the destruction of homes, to review the efforts made to furnish temporary shelter, and the policy and methods followed in the administration of the relief fund for building purposes. Some effects of the disaster upon the applicants were studied and the results recorded.

An attempt was also made to combine with the more specific study a consideration of the social status of each family, the occupation and earnings of the breadwinner and of other members, and certain facts relating to race characteristics and to rent expenditures. The investigation was begun in August, 1908, by a force of field workers who during the following three months made visits to the families and from personal interviews and corroborating inquiry obtained all or part of the information desired. The time intervening between the fire and the close of the study was therefore about two and one-half years. Though the city was by no means entirely rebuilt at the time of the study there was a demand for and a supply of labor which was in a large measure normal. Those who had received aid from the relief funds to rebuild had had time to consider what their permanent housing policy should be and, in the majority of cases, had made determinate plans.

The general plan of the study was to secure information for three specific periods: for the time immediately preceding the earthquake, when it was assumed that conditions were normal; for the interval between the disaster and the time the applicants built and occupied their new homes, when conditions were abnormal; and finally, for the period covered by the investigation,

when most of the applicants had been living for some time in their new homes, and when conditions were again relatively normal.

Easy access was had to the fairly complete minutes of the various committee meetings, and to the numerous and well-arranged letters of instruction written by those who had charge of the housing work. Records had been kept of every case aided, showing the nature, extent, purpose of the grants, and the date at which the relief was given. This material, together with reports of the auditor of the Corporation and extensive files of newspaper clippings, was available for this study.

2. RETROSPECTIVE

There was delay in carrying out any comprehensive plans for housing because, as has been told,* emergency needs had first to be met, and because when the complex relief organization had taken shape, rehabilitation was halted by the action of some of the eastern donors to the funds. Another delaying element was the expectation that the national government might be persuaded to place large deposits with local banking houses, which might become available, on easy terms, for building purposes.† To this end a delegation of San Francisco citizens visited Congress to discuss the plan with the members. After careful consideration by financiers and those socially interested, the plan was decided to be impracticable.

When the Department of Lands and Buildings began to work it needed large quantities of lumber, but private interests had quickly purchased, at the excessive prices asked, the large supply which had been brought to the city. The Department was obliged at the beginning to secure from outside firms an option on 3,000,000 feet of lumber and a proportionate number of shingles. The option was secured at reasonable terms and the lumber was speeded to the city by steamers; but so great was the demand for teamsters that men had finally to be brought from nearby cities and towns to transport it to the building sites. Many planing mills had been

* See Part I, pp. 22 ff., 69 ff., and 99. In page 69 ff., just noted, have been incorporated some of the facts gathered for this distinctive study. See also Original Housing Plan, Appendix I, p. 394.

† For account of the proposed $10,000,000 building fund, see *Charities and the Commons*, June 16, 1906.

destroyed, and those running were so crowded with private orders that the Department to avoid great delay had to erect two planing mills. These mills caused a saving not only in time but in expense.

The difficulty of securing reliable contractors was increased by the number of private orders received by the local firms, so that additional contractors had to be secured from adjacent cities. The expense of construction was increased still further by the abnormal prices asked for labor. The destruction of deeds and other evidences of title; the difficulty and expense of re-surveys; the perplexity in trying to locate building sites because of the uncertainty as to whether certain parts of the city would in the future be used as business or residence sections; the tardiness of insurance adjustments and the repudiating of liability by not a few companies,—these factors combined to retard the work and increase the cost of building.

In Part I* a brief account is given of the first efforts made by the Department of Lands and Buildings to provide permanent cottages for some of the refugees. As soon as it became known that building was to be begun on a large scale, various real estate firms with vacant lot holdings came forward with proposals to sell, lease, or rent to those in charge of the relief fund. A typical proposition by a large real estate company provided for the erection of 3,000 or more houses, to be well equipped with sanitary plumbing, to be placed on graded grounds, and to be supplied with an adequate water system. The price of each house, complete, was to be $1,506. An objection raised against this and similar schemes for re-housing was that large tracts of unimproved land were as a rule situated in outlying and inaccessible districts. Practically all of those who were seeking shelter had formerly lived near the business center of the city, many at least within walking distance of their places of employment. They naturally had no desire to take up permanent residence in an outlying district where excessive expenses would have to be incurred. All plans, whether submitted in good faith or not, that seemed to be based primarily on a desire for personal profit were wisely rejected by the Department.

The proposition was not only seriously considered of aiding

*See Part I, p. 82 ff.

on a large scale the applicants to build, but steps were taken towards the purchasing, leasing, and renting of lots. Inspectors located all available vacant lots and tracts of land within the city, and experts determined their value. But as all such property was shown to be too unsatisfactorily situated to justify a large expenditure, it was decided after further discussion not to purchase, lease, or rent any lots, but to confine activities either to erecting houses or to aiding those needing help to construct their own. A further reason that led the Corporation to withdraw the plan was that to carry it into effect would require the Corporation to exist for five years at least, and probably longer.

The Department considered the possibility of purchasing ready-built houses, for example in Michigan, to be shipped to the city in sections. A few such houses, as an experiment, were bought and set up on vacant lots. Objections to the purchase of such houses were that the workmen of the city, whose number was increased by the influx of outside workers, needed to be employed as builders, and that large supplies of lumber were soon to be available. The plan was quickly abandoned.

Though the general theory that people should be aided only to regain their former standard of living was one that played an important part in determining the question of shelter for the individual family, the desirability of not restoring former bad housing conditions necessarily meant that in many cases a family could be encouraged, by promise of aid, to build and maintain a home of its own which would be much superior to the quarters formerly occupied. The opportunity which the city had to prevent the return of its people to undesirable homes was to be determined, as far as the applicants for shelter were concerned, by the work of the Department coupled with the applicant's readiness to make beneficial use of better conditions of environment.

3. THE GENERAL PLAN

Any adequate plan for housing had to make provision for four classes of people. First, the property owners, who had in the past acquired some property within the burned district, should be helped to their feet again. The carrying out of the bonus plan, intended to meet the needs of this class, is fully de-

Substantial and weatherproof

Commodious and attractive

HOMES FROM CAMP COTTAGES

scribed in Chapter III.* Second, the chronic dependents should be accepted by the city as permanent charges. The execution of the plan made for caring for this class is the subject of Part VI.† Third, the non-property owners who were resourceful, should be stimulated, by means of grants or loans, to acquire their own homes either through the purchase of lots or through leasing the same at a nominal sum for a period of years. The plan is dealt with in Chapter IV.‡ Fourth, the non-property owners who had never lived in other than rented quarters and who were not likely to make wise use of a grant for the erection of a permanent home, should be sheltered until cheap cottages could be erected for their temporary use. This last plan § is fully described in Chapter II of this Part.

The work of the Department of Lands and Buildings divides itself into three parts: first, the erection of camp cottages; second, the payment of bonuses to property owners wishing to re-build; third, a sharing for a time with the housing committee of the Department of Relief and Rehabilitation of the work entailed in making grants and loans to non-property owners for building purposes.

The number of houses erected directly by the Corporation or in part from aid given by it according to the three plans which are fully described in the following chapters, is shown in the following table:

TABLE 63.—HOUSES ERECTED BY OR WITH THE AID OF THE SAN FRANCISCO RELIEF AND RED CROSS FUNDS, BY STYLE OF HOUSES OR PLAN UNDER WHICH RELIEF WAS GIVEN

Style of houses or plan of relief	Houses erected
Camp cottages	5,610
Grant and loan buildings	1,572
Bonus houses	885
Two-story tenement houses	19
Total	8,086

* See Part IV, p. 239 ff.

† See also Part I, pp. 23 and 87–88, and Part V, p. 305 ff.

‡ See Part IV, p. 253 ff.

§ See Part IV, p. 221 ff. For beginning of the work of supplying camp cottages, see Part I, p. 22 ff.

The camp cottages and the tenement houses were entirely constructed by the Department of Lands and Buildings through its own contractors, and were assigned for occupancy by the camp commanders. The capacity of these camp cottages, allowing one person to the room, was 15,288 persons, and the greatest population at any one time was 16,448. The tenement houses accommodated about 650 people. The grant and loan buildings were erected partly by contractors of the housing committee* of the Department of Relief and Rehabilitation, and partly by the people themselves. Those applicants whose houses were built by the housing committee made part payments to the amount of $57,073.16 in cash. Each owner of a so-called bonus house received from the Department of Lands and Buildings the promised bonus upon the completion of his building, in the erection of which the Department had no part.

The amount expended for shelter in the camps has been given in Part I,† and expenditures for the aged and infirm will be considered in detail in Part VI; but to gather the total expenditures from the relief funds into one enumeration, the following inclusive table is given:

TABLE 64.—EXPENDITURES FOR HOUSING MADE BY THE FINANCE COMMITTEE OF RELIEF AND RED CROSS FUNDS, BY THE SAN FRANCISCO RELIEF AND RED CROSS FUNDS, A CORPORATION, AND BY THE UNITED STATES ARMY FROM CONGRESSIONAL APPROPRIATION, FROM APRIL, 1906, TO JUNE, 1909

Housing the homeless (emergency shelter)		$187,056.56[a]
Assistance in construction of permanent homes:		
Through Lands and Buildings Dept., as bonuses	$423,288.17	
Through Department of Relief and Rehabilitation, all grants of Rehabilitation Committee, of Committee V, or of other sub-committee, and all loans whether repaid or not	567,300.85	
		$990,589.02
Construction of camp cottages and tenements		884,558.81[a]
Construction of Ingleside Model Camp for aged and infirm		36,230.59[a]
Construction and equipment of permanent home for aged and infirm		374,722.22[a]
Total expenditures		$2,473,157.20

[a] Sixth Annual Report, American National Red Cross, pp. 73, 90, 96, 98.

* See Part IV, p. 253 ff. † See Part I, p. 86, and Table 26, p. 87.

A tent camp was opened here May 19, 1906

CAMP NO. 13, FRANKLIN SQUARE

II

THE CAMP COTTAGES

1. GENERAL COST

THE pressure to provide permanent shelter is shown to have been keenly realized by the Corporation from the beginning of its work, and, before the Corporation was called into existence, by the army officials, the Finance Committee, and the American National Red Cross. On September 10, 1906, therefore, the Department of Lands and Buildings had ground broken for the building of cottages in the official camps.* From that date until March 19, 1907, the work was steadily continued, the contractor being spurred by the offer of a bonus if certain houses were completed within ninety days, and the threat of a forfeiture if a longer time were taken. When the task was done 5,610 cottages had been erected; 4,068 of three rooms and 1,542 of two rooms each. There had also been built 19 two-story tenement houses which sheltered about 650 persons. The total cost of the cottages and tenement houses including painting, plumbing, sewering, flush toilets, hoppers, water and gas connections, the moving of tanks from the principal parks, the laying of sidewalks, and a proportion of office expenses, was, as is shown in Table 64, $884,558.81.

The total cost of the 19 tenement houses, including painting, sewering, patent flush toilets, water, gas in each room and in halls, sinks in kitchen, baths and public laundries, was $41,678.95, an average of about $2,200 per tenement. The 15,288 rooms in the two- and three-room cottages cost, on the average, about $55 per room.

The erection of these cottages was essentially if not entirely a business proposition. Little machinery was demanded. A superintendent of building construction, aided by a small clerical

* See Part I, p. 82.

force, constituted the actual working body. After purchasing the lumber in large quantities, the Department contracted with five large constructing companies to erect the cottages in camps situated in different parts of the city.

The contractors assumed the responsibility of supplying labor and other service; the Department, that of inspecting the completed work. It was planned to charge a monthly rental of $4.00 for the two-room and $6.00 for the three-room cottages, but the plan of collecting rent from the cottages located on city property was vigorously opposed by the mayor and made illegal by a special ordinance. However, the technicality was avoided and the law satisfied by substituting, for the form of lease, a contract of purchase and sale, whereby the occupant agreed to buy outright the house occupied by him and to pay for it in monthly instalments which equaled in amount the rent formerly agreed upon. The amounts advanced on the cottages by the occupants were later refunded to those who purchased lots on which to place their cottages. The total amount collected was $117,521.50 of which $109,373 was refunded. The amount of $8,148.50 was unclaimed at the date of the investigation. About 5,343 of these houses were, upon the breaking up of the camps, moved either by individuals or the Associated Charities to purchased or rented lots and became the permanent homes of the owners. Thus ground rent, hitherto practically unknown in the city, is now paid by many of the camp refugees.

The cottages were moved to all sections of the city, even to surrounding towns and counties, and in not a few cases ownership was exchanged many times. Visits were made to addresses given for 1,137 of these removed cottages, as a result of which a total of 680 fairly complete records was secured and the findings tabulated. The investigators tried to get the present location of the remaining 457 cottages from cottagers whose addresses at the date of removal from camp were similar to those of unidentified recipients, but the clue was useless, as the cottages either had not been moved to the addresses given, or had later been moved again by the owners. Eighty-seven cottages are known to have been sold to others and their original owners to have effectually disappeared from the community; 23 cottagers are known to have refused to pay, or been unable to pay, ground rent, the lot owners in consequence having

seized their cottages; and nine cottages were rented and the owners could not be found. The 680 families found and interviewed had, with few exceptions, owned and occupied the same cottages in the camps. The exceptions were the occupants of the houses moved by the Associated Charities and the few who had not made their home in the official camps but were given cottages.

2. FAMILIES OCCUPYING THE COTTAGES

The important questions to be considered in this review of the housing situation are, who were the people who used these cottages, and what difference did the effort of the relief authorities really make to them?

The proportion of foreign born persons among the occupants of the camp cottages was very large, though not quite so large, as will be seen, as was the proportion of the foreign born among the recipients of bonuses.*

TABLE 65.—NATIONALITY OF APPLICANTS RECEIVING AID UNDER THE COTTAGE PLAN

Nationality	Native born applicants whose parents were of each specified nationality	Foreign born applicants of each specified nationality
American	193	..
Irish	16	127
Italian	6	73
German	4	55
Mexican	1	52
English	2	34
Porto Rican	0	27
French	1	15
Other nationalities	8	66
Total	231	449

The three nationalities which will be found in greatest numbers among the recipients of the bonus likewise appeared most frequently among those who received camp cottages, though the order is different. The Americans among the cottagers outnumbered the Irish, and the Italians were in the third place.

* See Table 74, p. 241.

The status of these families with regard to marriage, death, divorce, and desertion was obtained in every case.

TABLE 66.—CONJUGAL CONDITION OF FAMILIES RECEIVING AID UNDER THE COTTAGE PLAN

Conjugal condition	Families of each specified conjugal condition
Married couples	402
Widows	188
Single men or women	44
Deserted wives	25
Widowers	18
Divorced men or women	3
Total	680

Though the number of families given as intact is 402, in 73 instances either the husband or the wife had, at the time of the investigation, gone from home in search of work, health, or for other reasons. The large excess of women who had lost their husbands, over the number of men who had lost their wives, is striking, and is certainly out of all proportion to the number of widows in the city. No explanation is offered other than to suggest the greater financial necessity of widows, especially of those with children. It is known that some of those included among the 44 single persons were members of a larger family, and possibly in a few instances they supported an aged parent or others. Six of the desertions occurred between April 18, 1906, and the time of the investigation, and four persons were during that time removed from family life to be imprisoned.

There were 1,312 children enumerated as members of these complete or broken families, many of them born to young married people who had but recently come to the city. More children* were found in the Italian than in the American or Irish families, the proportion being 3.1 children to an Italian family, 2.1 to an Irish family, 1.8 to an American family. Ages were recorded of the persons making application for cottages.

* See Tables 38 and 39, p. 156.

TABLE 67.—AGES OF APPLICANTS RECEIVING AID UNDER THE COTTAGE PLAN[a]

Age period	Applicants in each specified age period
Less than 30 years	81
30 years and less than 40 years	191
40 years and less than 50 years	173
50 years and less than 60 years	132
60 years and less than 70 years	71
70 years and over	24
Total	672

[a] Of the 680 families investigated, eight failed to supply information relative to age of applicant.

Sixty-six per cent of the 680 applicants were women. It is interesting to compare this number with the 41 per cent of women among the recipients of bonuses* and the 18 per cent among the families receiving grants and loans.† The burden of making application fell more and more on the women as the family moved down in the social and economic scale. From April 18, 1906, to the date of the investigation, 138 persons in the group suffered the handicap of illness, 55 were invalided, 28 met with accidents, and 89 were removed by death. These data represent the carrying of unduly heavy burdens.

The number of families in the group that supported other than their own children, aged parents, or other relatives, was only 68, or 10 per cent of the total. The size of the households was, however, further increased by the presence of some persons who were self-supporting or who contributed to the common income. The comparatively small number of dependents both before and after the fire may have been due to poverty, to lack of room, or to the fact that many were comparatively recent arrivals and had no dependents in America.

* See Part IV, p. 242. The fact that so many women had lodging houses in the burned district before the disaster accounts partly for the large proportion of women applicants for bonuses.

† See Part IV, p. 261.

3. WAGES AND OCCUPATIONS

The work and wages of this group of families before and after the disaster were carefully studied.

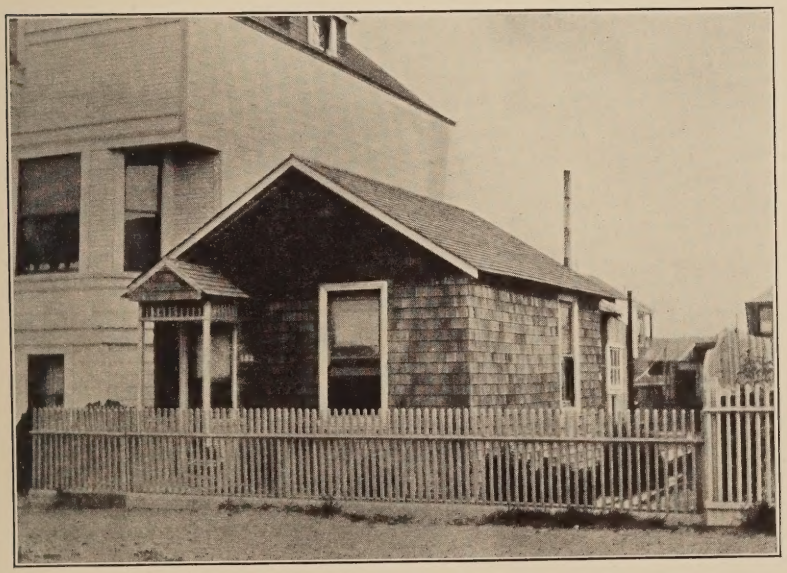
TABLE 68.—OCCUPATION BEFORE THE FIRE, OF 415 OF THE MEN IN FAMILIES RECEIVING AID UNDER THE COTTAGE PLAN

Occupational group	MEN IN EACH SPECIFIED OCCUPATIONAL GROUP		
	Proprietors	Employes	Total
Personal and domestic service . .	10	185	195
Manufactures and mechanical pursuits	9	88	97
Trade	15	105	120
Professional	1	2	3
Total	35	380	415

The incomes of the 35 men who conducted a business before the fire, as estimated by them, ranged from $20 to $200 a month in 24 instances. Eleven men gave no figures, but said they had gotten a living out of their business. Certainly the living was precarious for the group as a whole, for they had little if any savings. At the time of the investigation, the number owning their own business was less than half what it had been in April, 1906. The nature of employment suffered sharp changes. The record is not complete, but for the 341 men whose post-disaster occupation record as employes was obtained, 174 may be classed under personal and domestic occupations, 92 under manufactures and mechanical pursuits, 59 under trades and transportation, and two under professional. Fourteen were classed as miscellaneous. It would appear that the number employed at work demanding chiefly physical strength, is somewhat increased; the number engaged at work requiring skilled labor, slightly reduced.

The following table gives the wages received by the 380 male employes before the disaster:

A janitor's comfortable home



Improved at small expense

CAMP COTTAGES AFTER REMOVAL

TABLE 69.—ESTIMATED MONTHLY WAGES RECEIVED BEFORE THE FIRE BY THE 380 MEN WHO WORKED FOR WAGES, IN THE FAMILIES RECEIVING AID UNDER THE COTTAGE PLAN

Monthly wages	Employes receiving wages specified
Less than $20	6
$20 and less than $30	21
$30 and less than $40	43
$40 and less than $50	49
$50 and less than $75	170
$75 and less than $100	60
$100 and less than $150	21
$150 and less than $200	3
"Made a living"	7
Total	380

Some few are shown to have made very good incomes, but it is not known why they had been unable to acquire property before the fire. The actual wages were in most cases, because of irregularity of employment, considerably less than the amounts given above, which represent what would be the wages for regular employment. It was impossible to ascertain how irregular any given employment was. In comparing the wages received after the disaster, practically no change is found. Previous to April 18, 1906, 76 per cent of these men received less than $75 per month, while at the time of the investigation 75 per cent of them were receiving less than that amount. From the standpoint of income received by the chief breadwinner alone, many families were practically on the same financial basis as at the time of the disaster.

Of the 265 women who before the fire were either the entire support of the family or were supplementing the earnings of their husbands, 162 had been engaged in personal and domestic service, 88 in manufactures, 12 in the trades, and three in the professions. Of these women, 213 were widows. After the disaster the number of women employed was reduced to 258. Their wages before the disaster varied from less than $20 a month, received by 71 women, to "$50 to $75" received by 11, and "above $75" received by one. One woman claimed to have earned more than $75. A large proportion, 49, gave their wages as "living expenses." After the

disaster the number getting less than $20 a month was increased to 94; but on the other hand, 14 were receiving from $50 to $75. As in the case of the men, irregularity of employment meant that the actual incomes of the women were less than their own estimates. Previous to the fire, in 216 different families, or 32 per cent of the total 680, children or adults other than the principal breadwinner were contributing to the home by their outside earnings; afterwards this number increased to 271, or 40 per cent.

Sub-letting of rooms was a source of income to 113, or 17 per cent, of the families before the disaster; afterwards the number was reduced to 46, or 7 per cent. The two- and three-room cottages were hardly large enough for their own members.

TABLE 70.—ESTIMATED YEARLY INCOMES BEFORE AND AFTER THE FIRE OF FAMILIES RECEIVING AID UNDER THE COTTAGE PLAN[a]

Estimated yearly income	FAMILIES HAVING YEARLY INCOME SPECIFIED	
	Before fire	After fire
Less than $300	43	102
$300 and less than $600	168	179
$600 and less than $800	211	176
$800 and less than $1,200	119	100
$1,200 and over	94	84
Total	635	641

[a] Of the 680 families investigated, 45 failed to supply information relative to income before the fire and 39 relative to income after the fire.

Table 70 shows that after the fire the proportion of families in the lower income groups was somewhat larger, and the proportion in the higher income groups somewhat smaller than before the fire. It appears from a further study of the data that 329 families had greater incomes before the fire than after, while 215 had greater incomes after the fire, and 92 substantially the same income at both periods. Families to the number of 44 failed to report on this point.

The standard of living of the families of four to five members with a smaller yearly income was extremely low. Some were aided

by relatives and others were assisted from time to time by philanthropic societies. Those who had received regularly as much as $600 a year were probably self-supporting but had put aside no savings. Only 6 per cent of this group of families had savings at the time of the fire, and only 7 per cent were to receive insurance for losses. They carried however only a small burden of debt. Afterwards, 131 were reported to be in debt, in the main for improvements made on their property or for the purchase of a lot. They had, therefore, comparatively little insurance and savings on which to draw, and received little aid from gifts and loans with which to rebuild. In fact, only 10 of the entire number stated that they had received gifts from relatives or from any other source, and an equal number, that they had obtained loans. The gifts from relatives ranged from $10 to $750, and the loans obtained, from $25 to $250. Two cases are noted of large amounts received, one of $3,300, the other of $5,000, for property sold or inherited after the fire.

In addition to the privilege of removing the cottages from the camps without charge,* 415, or 61 per cent, of the applicants received money grants from the Rehabilitation Committee. These amounts were given for various purposes, but in the main for furniture, clothing, sewing machines, and other general household rehabilitation. A certain number were granted small amounts for housing purposes in order that they might make improvements on their cottages or, in a few cases, to aid in the construction of new homes.

4. HOUSING BEFORE AND AFTER THE FIRE

Only 15 of these families had owned the houses in which they were living at the date of the fire, though seven others possessed real estate for which they received rent. One family claimed to have owned property valued at $5,000. As the majority of the group had lived in rented houses no attempt was made to learn the value of the rented property. At the time of removal from the camps all but four owned the cottages in which they were living. Table 71 shows the character of their previous dwellings.

* See Part I, p. 85, and Part IV, p. 232.

TABLE 71.—TYPES OF HOUSES OCCUPIED BEFORE THE FIRE BY FAMILIES RECEIVING AID UNDER THE COTTAGE PLAN[a]

Style of house	Families living in houses of each specified style
A flat or flats	466
Small houses or cottages	109
Furnished rooms	67
Apartments	15
Basements	4
Total	661

[a] Of the 680 families visited, 19 lived in other cities before the fire.

It must be borne in mind that the homes which they had occupied were the least desirable in the city. The houses had been used almost exclusively as dwellings; only 24 of the families had had a shop or store connected with their homes. After the disaster but seven had a shop and dwelling combined. The number of rooms occupied before the fire by those who during camp life and afterwards lived in two- and three-room cottages, was:

TABLE 72.—NUMBER OF ROOMS PER FAMILY OCCUPIED BEFORE THE FIRE BY FAMILIES RECEIVING AID UNDER THE COTTAGE PLAN[a]

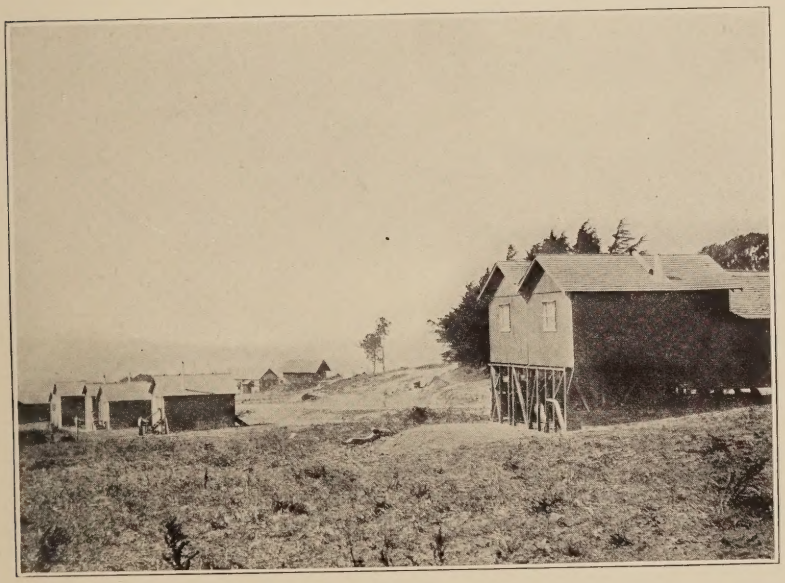
Number of rooms occupied	Families occupying each specified number of rooms
1	50
2	111
3	204
4 and less than 7	284
7 and less than 10	12
Total	661

[a] Of the 680 families investigated, 19 failed to supply information relative to the number of rooms occupied before the fire.

The congestion during camp life was probably more undesirable though not so extensive, crowding being excessive in comparatively few instances.

In 379 of the 680 families who lived in camp cottages there had been not more than one person to a room; in 260, not

Where the trade winds blow



In full view of the Pacific

CAMP COTTAGES AT HILL CREST

more than two to a room. The large number of cottages erected made it necessary to place them close together. In the parks regular streets were laid out on which the cottages fronted with very little space intervening between the buildings. The compact housing of people meant that in some cases respectable people were compelled to associate to a certain extent with the less desirable. On the whole, however, the general moral conditions were not bad, the statements of some that the camp environment was bad for young people being offset by those of others that they had been able to maintain their accustomed moral standards. Naturally, the families whose living conditions had been most favorable before the disaster were the ones most tried by the abnormal camp life.

The housing condition before the fire was, in some instances, not only inadequate but unhealthful. It is certain that only 197, or 29 per cent, of the families had the use of a bath. When the cottages were moved from the camps, in 425 cases they were occupied as permanent homes with few if any important additions. However, 245 of the families had made improvements, 60 by adding rooms, 160 by adding front or back porches, others by adding windows or doors or making other minor improvements. The houses as a rule were placed on wooden foundations. A few were shingled, but in most instances cracks were sealed with strips, or covered with building paper inside. With their original coat of green paint they appeared much the same as when erected in the camps. Some persons who were fortunate enough to secure two or more cottages joined them to make one good sized house.

The re-visit in 1908 disclosed the fact that only 16 bath tubs had been put into the removed cottages, and that only 40 per cent of the cottages had been connected with the water mains. The occupants of the remaining 60 per cent, perhaps because they were financially unable to connect their houses with the regular water supply, had to draw their water from hydrants in adjoining lots. The location of some of these cottages upon the high hills characteristic of the city made them difficult of access, and in some instances the daily supply of water had to be carried 50 to 100 feet up steep hills.

The toilet provision in the removed camp cottage homes was even less satisfactory. In only 101 instances, or 15 per cent, were

toilets installed within the house. In the remaining 85 per cent the privies were outside the house. When a number of cottages were grouped together on the same tract of land, as frequently occurred, the occupants—in a few cases as many as 10 families—invariably shared the common privy.

When the cottages were removed from the official camps most of those occupying them were given them free of charge.* The only cost to be met was for the moving and subsequent improvements or repairs. The expense of moving varied according to the distance and accessibility of the location chosen. The usual price charged by moving companies ranged from $12.50 to $25; $15 for one and $25 for two cottages being the common charge. The applicants paid the cost or were aided to do so by their relatives, friends, or in some cases by their landlord. The landlord would advance the necessary amount in order to have the building placed on his own lot, for which he was to receive a monthly ground rent. The Associated Charities† met the expense of moving 175 of the 680 cottages; the social settlements moved a few others. The total cost of the houses to these applicants, including moving expenses and all other improvements, is given in Table 73.

TABLE 73.—COSTS INCURRED, BY OR IN BEHALF OF APPLICANTS, FOR COTTAGES OCCUPIED BY FAMILIES RECEIVING AID UNDER THE COTTAGE PLAN[a]

Cost incurred	Cottages costing as specified
Less than $50	365
$50 and less than $100	130
$100 and less than $200	120
$200 and over	52
Total	667

[a] Of the 680 families investigated, 13 failed to supply information relative to costs incurred.

The expenditure of the larger sums meant that substantial additions had been made, and that by the increase of housing space

*See Part I, p. 85.

† For cost of removal borne by Associated Charities, see Part I, p. 86, footnote.

the building had been made far more desirable as a permanent home.

At the time of the investigation the cottagers had lived in their new locations for from ten to eighteen months. Although 558, or 82 per cent, of those who had occupied rented rooms before the fire preferred their old to their present quarters, a majority were satisfied with their new neighborhood, and 315, or 46 per cent, claimed that the new environment was as desirable as the old, or in some cases more desirable. Upon removal from the camps many of the cottages had been taken to vacant lots to be grouped so closely together that there was comparatively little privacy for each family. The objection of some to their present surroundings was due partly to this fact, partly to the loss of familiar friends that had made the old neighborhood congenial. The Corporation had been anxious that the cottages should not be removed to different parts of the city to be grouped under conditions practically identical with those in the camps. However, though the sale of cottages to vacant lot owners had been steadily refused, the liberal policy of giving cottages to those occupying them in the official camps or to others in need of shelter resulted in a number being located close together on the same leased tract. The lots varied greatly in size. In some instances four or five cottages were erected on an ordinary city lot, of 80 to 100 feet depth and 20 feet width. In others, 60 or more cottages were crowded onto a tract as large as a city block. About 70 per cent of the families occupied lots with at least one other cottage.

The lots were purchased by the cottagers, leased for a term of years, or rented by the month. Of the 680 families only 70 had purchased lots. The prices paid ranged from $250 to $3,000, but in more than half of the cases were under $1,000. At the time of the investigation these lots were being paid for by monthly instalments of from $8.00 to $25, and but seven of the 70 families had canceled their indebtedness. Half the number had not paid more than a quarter of the price of the lot, and some were barely meeting the interest on the debt and were making no headway toward acquiring the property.

Those leasing lots had signed contracts which would be in force from two to five years,—a few even longer. What will

happen when the agreements expire, especially to those who have made no improvements on their cottages, it is difficult to predict. It is known that many who removed their cottages from the camps disposed of them shortly afterward so as to get housing accommodations similar to those they had had before the disaster. Some of the cottages which were made into convenient and tasteful homes will doubtless be occupied by their owners for a long time, for the owners will make an effort to complete the purchase of their lots, or to renew the leases when they expire.

The rentals paid by those who were leasing lots varied from $6.00 to $15 per month, though a great majority paid from $6.00 to $8.50. Those renting from month to month perhaps occupied slightly less desirable lots; the rentals paid varied for the most part from $3.00 to $8.00 per month.

5. TWO COTTAGE SETTLEMENTS

Mention has been made of the unsatisfactory cottage settlements that took the place of the camp life.* Two such settlements were visited and the housing and other living conditions investigated.

The first tract is a sand lot belonging to an old estate, which was leased by a real estate agent for a period of five years at a rate of $280 per month. The Corporation refused to sanction his plan, but by some means he secured an official permit in October, 1907.

After he had spent over a month in grading his tract and in placing most of the 1,200 feet of sewer pipes, he was notified by the city board of health that he might not be allowed to open his settlement as his locality was threatened by the bubonic plague. In March of the following year when he could make it clear that his sewerage and sanitation system complied with the public health ordinances, he was granted a health permit. On May 1, 1908, his block was opened to occupants. Two men, one of whom was a Porto Rican boss who had come to San Francisco after the disaster by way of Hawaii, were his assistants in securing people to move into the block. Many came to this settlement from Lobos Square, when that camp was broken up on June 30, 1908.

* See Part I, p. 85.

First cottages in Villa Maria

The proprietor and his family

For each cottage moved, the two assistants received $1.00 commission, the boss receiving in addition from the house-movers a commission of from $1.00 to $2.00.

This block is 412 feet long and 272 feet wide, and the whole is sub-divided into lots, each 20 x 37½ feet. A two-plank sidewalk 3,016 feet in length was laid and 18 inches of gravel placed on the two interior streets by the residents, who received as payment a remittance of part of their ground rent. Each lot was leased for a term of three years, with the privilege of a two-year renewal to the satisfactory lessees, at a monthly rate of $6.00 for the lots on the inner streets, $7.00 and $8.00 for those facing the city streets. There were several exceptions to these rentals, however, one being the case of a hardworking, but very poor old woman whose monthly rate was lowered $1.00; another case was that of a woman who for a time was paying a $10 monthly instalment in order to buy her house; a third, that of a family which, after the cottage granted had been burned, was transferred to a higher priced cottage at the same rent of $6.00. At the time of the investigation only 12 of the 121 cottages were vacant. All had been moved from Lobos Square by their original occupants or owners, except about 20 which were moved by the agent in order to fill the block.

According to the agent, a number of families were at the time of the investigation in arrears for their monthly ground rent and 12 had not paid since they moved their cottages onto the block. On the average the arrearage was equivalent to the entire number being one month behind. Though several families vacated their cottages mainly because of their inability to pay the rent, none had been evicted on that account. Several purchasers of the vacated cottages had had to pay the arrears to the agent as well as the purchase price to the owners of the cottages.

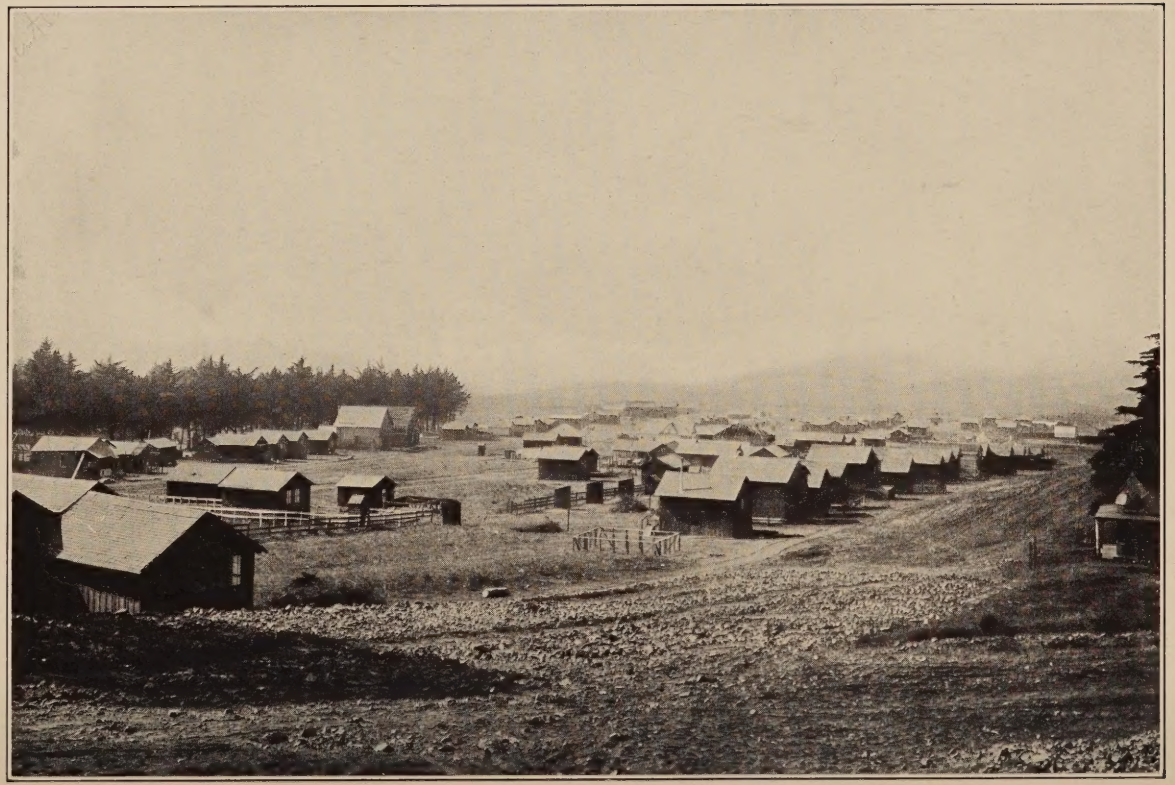
The sanitary conditions, according to the visitors' report, met the requirements of the board of health but did not conform to the normal sanitary standard. One toilet and an adjoining hydrant were provided for four cottages. Inspections usually were made twice a week by the janitor whose duty it was to enforce cleanliness. The members of each group did the cleaning in common and reported any breakage or defect in the plumbing to one

of the camp residents, a plumber. The janitor and plumber received pay for their services in free rent.

Near each toilet and hydrant stood a large covered garbage can which was emptied three times a week or oftener. The agent paid for these services, which amounted to $25 a month for the block, and also the water bill, which amounted to about $92 a month. He provided a supply of ordinary garden hose, kept at two of the centrally located cottages, with which to fight fire. About one-quarter of the cottagers had made small additions to their cottages, such as porches, and about one-third had bettered them slightly by paint, screen doors, and similar improvements. A few of the most energetic had small, pretty gardens. The housing conditions of a majority of these people seemed, on the whole, to be better than before the fire. They at least paid less rent, and in most cases, enjoyed cleaner quarters and better sanitation.

There was little sickness, though dissipation and moral degeneracy were conspicuous among the majority of these people, who before the fire had lived, many of them, in very undesirable localities. They suffered keen poverty, due in part to scarcity of work, but perhaps largely to intemperance and shiftlessness. Any day a group of men might be found idle, while their women and children provided meager support.

The second tract was, previous to April 18, 1906, a vacant lot 192 x 137 feet. It was leased by a woman, a Mexican, for a period of three years, with the privilege of a one-year renewal. No money was spent in grading, in filling for sidewalks, or for other improvements; practically the only item of expense was for sewerage. One hopper, one faucet, and a toilet for each four families were installed to conform to the requirements of the board of health. The landlady paid $100 for this sanitary work, which had caused great dissatisfaction on account of its poor quality. The individual families had had an increase in water rent from 50 cents the first month to $1.15 the fourth, on account of leakage in the pipes. The ground rent of $6.00 a month for lots 25 feet square facing the city streets and of $5.00 for inner lots of the same size was a little cheaper than that asked in other similar settlements; but added charges for garbage and water made a total cost



Camp Cottages on a Suburban Tract

that was on the average about what was met by those who occupied cottages elsewhere, under better conditions. There were 55 children in all on the lot.

The 27 families occupying this lot came from the Lobos Square camp. The landlady, as an inducement, had offered free ground rent for the month of June, 1908. Three-quarters of the cottages were moved and repaired by the Associated Charities at an average cost of $28.50 a cottage.* The Associated Charities had recently shingled and put in sinks for the six most nearly dependent households. It is not known how much the landlady paid for her lease nor what profits she reaped. She regretted the undertaking, however,—a result that might have been foreseen when such a helpless class of tenants was accepted.

6. BRIEF COMMENTS

The erection of a large number of two- and three-room cottages was necessary if shelter were to be given to the poorest class of the homeless refugees. With individual exceptions, the people had been accustomed to comparatively low standards of living. They consumed each day the daily wage, so were helpless when overtaken by the disaster.

The investigation revealed that those responsible had acted wisely in providing the shelter without consulting the wishes of those for whom it was intended. Opportunity to secure shelter was given through the "bonus" and the "grant and loan" schemes for those who had some means and initiative; but those without resources of their own were not in a position wisely to suggest the manner of their housing. The Department outlined the work on a large scale and executed it in a straightforward, businesslike manner. The happy result was abundant shelter for all the poorest families with the oncoming of the winter rains.

Some critics have claimed that a more equitable distribution of the funds would have been to give to the poorest class as much as to the more fortunate refugees, but a careful examination of the facts shows that the policy adopted was more feasible as well as more expedient. Those who possessed vacant lots, or other

* For work of Associated Charities in relation to housing families, see Part I, pp. 85–86.

property, or who could command means with which to build, gave tangible proof that the foundation of previous thrift and enterprise would serve as a guarantee of wise use of aid from the relief funds. The applicants who had owned no property, possessed no savings, and whose standard of living was low, could offer little, if any, guarantee of a wise use of funds. Had a body of expert social workers been engaged to study each family individually and to plan its future home, superintending the purchase of a lot and the construction of a house,—in fact, teaching each to be a good householder,—a more liberal housing allowance could have been safely granted. Such a constructive plan would have called for far more elaborate and efficient machinery than was at hand, and would have required a much longer time. However, it is realized that a situation which concerned practically the future home life of every camp refugee presented a wonderful and probably unparalleled opportunity for wise constructive philanthropy.

It will be important, in the event of future disasters, to see if the least efficient can be re-housed so as to be, through careful supervision of individuals, brought to a higher standard of living.

III

THE BONUS PLAN

1. THE PLAN ITSELF

THE first definite housing resolution agreed upon by the Executive Committee of the San Francisco Relief and Red Cross Funds was an effort to advance through its Department of Lands and Buildings 33⅓ per cent of the cost of a home to be built on the ground owned by any resident of the city whose house had been destroyed, with the provision that in no instance should the amount granted to any one person exceed $500. This was the most generous housing offer made and was limited to those who were to rebuild within the burned territory. It was known as the "bonus plan." The offer was announced to the public through the newspapers in August, 1906, by the Department of Lands and Buildings, and remained open until October 1, 1906, being reopened in February, 1907, for two weeks. Originally, $400,000 was set aside for the bonuses. In February, 1907, an additional $100,000 was appropriated.

The bonus, or gift, offered to anyone who desired to rebuild on property owned by him in the burned district was granted to 885 persons. The total amount granted was $423,288.17.* In slightly over 10 per cent of the cases the amount actually given as a bonus to the applicant was less than $500, due to the fact that he had received aid from other departments, or because the cost of the house was less than $1,500. In one instance the amount of the bonus was as low as $83.

The general procedure was for an applicant to submit his plans to the Department of Lands and Buildings for approval, and when approval was obtained to begin to build his house. Little machinery was required, for no attempt was made to investigate the actual needs of the applicants. The Department satisfied itself that the person was eligible under the terms offered,

*This total included an expense item of $761.17, incurred for investigating titles, etc.

and before making payment received assurance from its inspector that the building was located at the place designated by the applicant and represented a certain value. The length of time between the granting of an application and the completing of the house varied from one to 14 months. When the second appropriation of $100,000 was made, consideration was given to the question of fixing a maximum limit upon the cost of the houses to be built by the receivers of bonuses, but no definite action followed.

During the early stages of the relief work the great question was, how soon will the burned district be rebuilt. Houses must be rebuilt if residents temporarily living in the nearby cities were not to be permanently lost. Stores and warehouses must be rebuilt if the small tradesmen and lodging-house keepers were to return, to attract, in their turn, other industries. Labor leaders asserted that a large number of those who were living in outlying districts or outside the city were workingmen who were handicapped both by loss of time and by increase in expenditure in having to go to and from their accustomed places of labor. Four or five thousand workingmen were said to be anxiously waiting to make use of a liberal offer to re-establish their homes on their own lots in the burned area. The number was over-estimated, for only 885 bonuses were granted, many to persons who owned their own business and were not workingmen on a daily wage. If such a large number ever made application for the bonus, they either did not possess sufficient savings or enjoy an income large enough to avail themselves of the Corporation's offer. Capitalists were also anxious for rebuilding to begin as rapidly as possible; so the plan, when announced, was gladly received by all classes. It is possible that the expenditure of the first $400,000 appropriated for bonuses at the moment when many were debating the wisdom of rebuilding, turned the tide of decision in favor of immediate action. As early as March, 1907, 470 bonus homes had been built at an expenditure of $200,147.17.

2. BONUS RECIPIENTS

The field investigation of the bonus cases made by this Survey included visits to 572 persons, or 65 per cent of the entire number. These were selected at random and scattered over the

Home built by a letter carrier

Home of an elderly U. S. Government employe. Bonus, $250

entire burned district. In 26 instances the investigator was refused information, 44 of the houses were rented out and the addresses of owners could not be obtained, and 12 of the houses had been sold or were vacant and the whereabouts of the owners were unknown. The remaining 490 cases, 55 per cent of the total number receiving bonuses, yielded practically complete schedules. All except one of the bonus recipients studied—Notre Dame College, an institution accommodating about 75 students—represented families, or were persons who wished to establish homes. It is believed that the cases selected are in every way typical and that the results obtained would be substantially the same if the entire number had been visited. The characteristics of these 489 persons who received bonuses, and their relative condition before and after the disaster, are briefly given in the following pages.

TABLE 74.—NATIONALITY[a] OF APPLICANTS RECEIVING AID UNDER THE BONUS PLAN

Nationality	Native born applicants whose parents were of each specified nationality	Foreign born applicants of each specified nationality
Irish	19	185
Italian	1	93
American	81	..
German	2	41
English	3	10
French	2	11
Other nationalities	3	38
Total	111	378

[a] For comparative figures as to nationality found by the first registration, see Part I, p. 74.

That a large proportion of those who received bonuses were foreign born was to be expected, as the regions burned were inhabited largely by the Italians north of Market Street and by the Irish, south.

The conjugal condition of the bonus recipients is shown in Table 75.

TABLE 75.—CONJUGAL CONDITION OF FAMILIES RECEIVING AID UNDER THE BONUS PLAN

Conjugal condition	Families of each specified conjugal condition
Married couples	321
Widows	126
Widowers	23
Orphaned children	8
Single men	6
Single women	5
Total	489

In November, 1908, when the schedules were completed, 390 of the 489 families, or 80 per cent, had the same status as before the fire; 99, or 20 per cent, had suffered changes of various kinds. These changes, in the main, resulted from deaths and the natural separation of maturing children from the home. From the date of the disaster to the time of the investigation, 53, or 11 per cent, of the families suffered loss by death of one or more of their members, the total deaths being 57. One of this number had been killed by the earthquake, and many,—the exact number could not be ascertained,—died from such indirect effects of the disaster as nervous prostration, or typhoid fever contracted in camp. The deaths for the period considered, though slightly above the normal, were not excessive.

In 41 per cent of the bonus cases the application was filed by the wife or some other woman member of the family, and the grant was made in her name. The large number of women applicants may be explained in part by the fact that the blank application for a bonus had to be signed by the owner of the lot, whether man or woman,* and it is a common practice in San Francisco, as elsewhere, for a husband to put his property in his wife's name. Furthermore, Table 75 shows a large proportion of widows among the applicants and a small proportion of widowers.

The size of the family was, as a rule, not large, and the burden of dependence carried not heavy. In only 28 cases were

* See form in Appendix II, p. 447.

there persons other than children who were wholly dependent. In 43 cases relatives or friends lived with the family, but were either self-supporting or made contribution to the family income. There were 1,333 children of these families, or 2.7 to a family, not all of whom were living at home; many, married or single, were living and working away from their parents.

TABLE 76.—AGES OF APPLICANTS RECEIVING AID UNDER THE BONUS PLAN[a]

Age period	Applicants in each age period
Less than 30 years	6
30 years and less than 40 years	80
40 years and less than 50 years	144
50 years and less than 60 years	116
60 years and less than 70 years	108
70 years and less than 80 years	33
80 years and over	2
Total	489

[a] Note the difference in ages between those receiving the bonus and the camp cottage occupants. See Part IV, p. 225.

It will be seen from Table 76 that 47 per cent of the applicants were under fifty years of age and that 29 per cent were over sixty years of age. The few that had reached an advanced age were given a bonus not on account of their need, but as a stimulus to build on their property in the burned district.

The health of the family was more fully recorded than in the case of the camp cottagers. No note was made of such minor ailments, or accidents, as would bring no handicap, but 181, or 37 per cent, of the families suffered from sickness and accident to such an extent that there was a distinct handicap, either through burdensome doctors' bills, or by having the source of income temporarily reduced or cut off. Including the 53 families who had sustained deaths, 48 per cent of the whole number were shown to have suffered from the effects of illness or accident. This total burden should not, however, be reckoned as an aftermath of the disaster.*

*For general health conditions during period immediately following the disaster, see Part I, p. 89 ff.

3. OCCUPATIONS AND RESOURCES

The means by which the men in the families earned a livelihood before April, 1906, are given in Table 77.

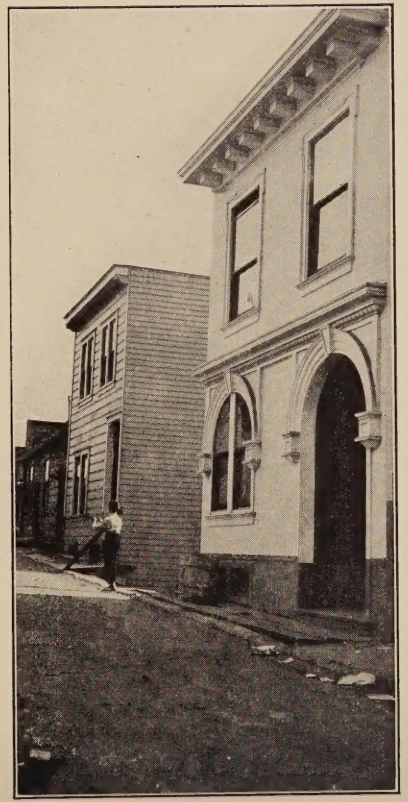
TABLE 77.—OCCUPATIONS BEFORE THE FIRE OF 433 MEN IN FAMILIES RECEIVING AID UNDER THE BONUS PLAN

Occupational group	MEN IN EACH SPECIFIED OCCUPATIONAL GROUP		
	Proprietors	Employes	Total
Personal and domestic service	112	80	192
Manufactures and mechanical pursuits	22	61	83
Trade	38	62	100
Professional service	..	2	2
Retired	46	..	46
Invalid	10	..	10
Total	228	205	433

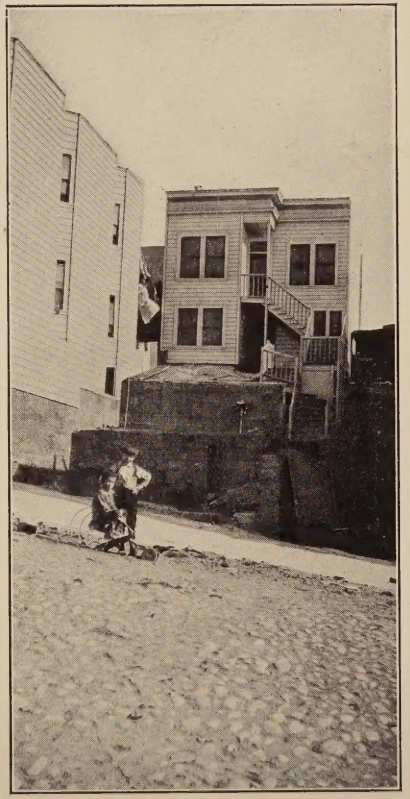
The number of those who had owned and operated an individual business is shown to exceed slightly the number that were employed at a definite rate of wages. Thirty different industries and 66 different kinds of employment are included in the four categories. The number of women who earned support for themselves outside of their own homes, and in whole or in part, for their families, was 31; of these, 17 were in personal and domestic service, 11 in manufactures, two in trade, and one in professional service. The heads of the remaining 25 families were either aged men or women who were supported by their own children, or persons otherwise cared for.

The status with reference to ownership of business remained almost unchanged; only 12 persons who had owned and managed a business before the fire were forced later to seek permanent employment as wage-earners. Almost exactly the same number of persons, 11, who were wage-earners before the disaster, conducted a business of their own at the time of the investigation. These slight variations show that the bonus recipients, possessing more than ordinary ability, were able to re-establish themselves.

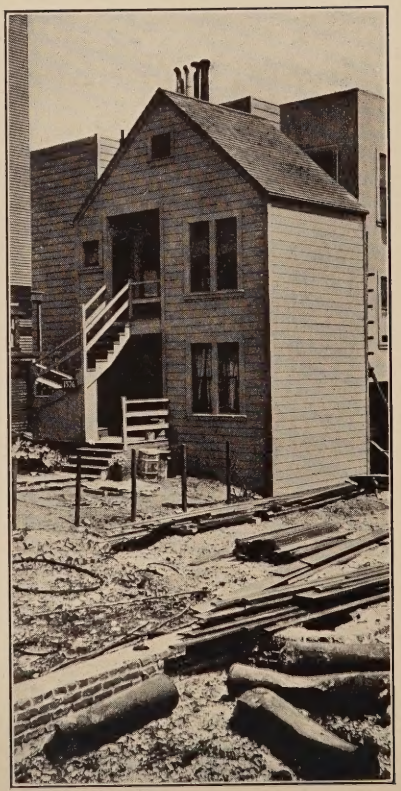
Perhaps a better estimate of the earning capacity of the bonus applicants is obtained by comparing the number whose incomes



Built by Italians Bonuses $500 each



Home of two Italian families



A widow's venture. Bonus $500

BONUS HOUSES

were permanently increased or diminished or remained practically the same during the stress of abnormal conditions. A study of the data shows that 201 applicants enjoyed larger incomes before the fire than after; that 237 applicants had smaller incomes before the fire than after, and that in 47 cases the income was about the same at both periods. Of the 490 applicants, including Notre Dame College, for which information was secured, five failed to supply information as to relative income.

The large number of those who enjoyed increased incomes at the time of the investigation may be accounted for in part by the fact that members of the same families before April 18, 1906, were not contributing to their limit. In not a few cases, however, an increase in wages of those who had previously worked full time, accounts for the difference. Perhaps the chief significance of the figures lies in the fact that in the majority of cases there was no serious decrease in income.* The number of women who added to the family income, or managed their own property, before and after April, 1908, did not materially change. In the earlier period, 109 of the women† were conducting a business or earning wages; in the later period, 94 were doing so.

The number of contributors to the family income in both periods was obtained in each instance. In 41 families the number of contributors was larger before the fire than after; in 76 families the number was smaller before than after. Three hundred and sixty-nine families had the same number of contributors to the family income at both periods, and three families failed to supply information on this point. The additional number of contributors may in several instances be accounted for by the greater age of the children, an increase which is to some extent counterbalanced by the withdrawal on account of marriage or advancing age of some contributors to the common purse.

It was not possible to estimate the exact value of the lots owned by the applicants before the fire; their exact value could have been learned only by sale. What is, however, believed to be a fairly accurate estimate is given in Table 78.

* See Part IV, p. 250–251, for sub-letting as a factor.

† The figure given for women's occupations is larger than on page 244, as the latter figure includes only women who were counted to be the main support of themselves or of their families.

TABLE 78.—VALUE OF LOTS OWNED BEFORE THE FIRE BY APPLICANTS RECEIVING AID UNDER THE BONUS PLAN[a]

Value of lots owned before the fire	Applicants owning lots of each specified value
Less than $1,000	53
$1,000 and less than $2,000	274
$2,000 and less than $3,000	131
$3,000 and over	27
Total	485

[a] Of the 490 applicants, including Notre Dame College, for which information was secured, five did not own lots before the fire.

The above valuations are supposed to be those extant before the disaster. Although in some districts the value of lots may have increased after the fire, and in others may have decreased, no effort was made, because of the inherent difficulties, to ascertain the amount of the later valuation. It is not known why the bonus was granted to the five persons who did not own lots before the disaster.

In addition to the lots on which these dwellings had stood, 51 families had owned both before and after the fire other realties, such as houses, lots, or ranches. The value of the additional real property in 40 cases was found to have averaged $7,558. Similar data with reference to 35 families showed the average value of their additional property after the fire to be $4,052; 17 other families possessed additional property before, but not after; while 16 families reported acquiring additional property after the disaster. In practically every instance the owners drew from their properties a substantial addition to their incomes.

In order to rebuild their homes, 352, or 72 per cent, of the applicants negotiated loans with banks or with relatives or friends. The interest was from 6½ to 8 per cent. Previous to April 18, 1906, 61 of those who later received the bonus had rented their houses and occupied living quarters elsewhere,—in four instances, in cottages on lots on which the houses stood; in others, with relatives, in rented rooms in more desirable residence sections, or in houses owned in other parts of the city. After the fire the number who rented their homes to others increased to 74; 22 of

this number, in place of four, lived on their own lots in small cottages or shacks built in the rear of each lot.

Four hundred and fifty, or 92 per cent, of those who received the $500 bonus had carried, and received after the fire, insurance in amounts ranging from less than $500 to $20,000. Of 204 families from whom reliable data were secured, 25 were found to have received full payment; 78 to have received more than 75 per cent, but less than 100 per cent of their loss; 82, more than 50 per cent but less than 75 per cent; and 12, more than 25 per cent but less than 50 per cent. One received less than 25 per cent and six received nothing.

The field workers found it peculiarly difficult to learn what had been the amount of bank savings of the different families. Many refused to answer the question; others denied that they had had savings; 167, or 34 per cent, of those tabulated admitted having put aside amounts varying from less than $500 to more than $4,000; and 38 that they had savings, the amounts of which they would not give.

Though all aided under the bonus plan were property owners,* a number were in debt both before and after the fire. Table 79 indicates the number in debt and the amount of this indebtedness.

TABLE 79.—INDEBTEDNESS CARRIED BEFORE AND AFTER THE FIRE BY FAMILIES RECEIVING AID UNDER THE BONUS PLAN[a]

Amount of indebtedness	FAMILIES WHOSE INDEBTEDNESS WAS AS SPECIFIED	
	Before fire	After fire
Less than $500	21	38
$500 and less than $1,000	49	66
$1,000 and less than $2,000	61	83
$2,000 and less than $3,000	32	65
$3,000 and over	13	72
Total	176	324

[a] Of the families investigated, three that carried indebtedness before the fire and four that carried indebtedness after the fire refused to state the amount of the indebtedness.

* The five who did not own lots on which they wished to build had presumably other property.

From the table it will be noted that before the fire 179, or 37 per cent, of those aided, had carried a burden of debt, while afterwards the number was increased to 328, or 67 per cent. Loans to the amount of the indebtedness noted could have been obtained upon the property owned.

Additional aid was granted by the Rehabilitation Committee to 116, or 24 per cent, of the bonus grantees, in amounts varying from $5.00 to $500. These grants were in the main for clothing, sewing machines, medicine, or other general household relief. The aid included 59 furniture grants. In 10 of the 116 cases the full bonus was not given, so that the sum of grants amounted to not more than $500. Sixty-five of the applicants were not eligible for the full bonus, as the buildings they erected were worth less than $1,500 each. The department, it may be remembered, had agreed to pay not more than one-third of the value of the house which should be erected.*

4. THE HOUSES—CHARACTER AND COST

As far as this group of families is concerned the burned area was built up substantially as before the earthquake. As wood was the material available, without exception the 490 bonus houses were frame. The general appearance of the houses was good. Most were painted and had adequate foundations, and a majority had basements. The basements in many cases were sublet, or were used for business purposes. The number of stories to a house varied from one to four; only three of the houses, however, had four stories. The greater number were of two stories. All the houses were connected with the city water supply and the sewerage system. Three hundred and eighty-one, or 78 per cent, of the new houses contained bath rooms, and all but three had installed one or more patent flush closets.

A fair gauge of the character of the houses rebuilt is the cost, if the high price of building materials be borne in mind.

One house cost $39,000, another $78,000, and three from $10,000 to $20,000. It must be remembered that one of these was Notre Dame College. Only 16 per cent of the houses were built by the applicants themselves. The original plan was to aid

* See Part IV, p. 239.

TABLE 80.—COST OF HOUSES REBUILT AFTER THE FIRE BY APPLICANTS RECEIVING AID UNDER THE BONUS PLAN

Cost of houses	Houses costing as specified
Less than $1,500	65
$1,500 and less than $3,000	210
$3,000 and less than $5,000	118
$5,000 and less than $10,000	92
$10,000 and over	5
Total	490[a]

[a] Includes Notre Dame College

those that had suffered the loss of their homes. Fifty-five of the houses destroyed were, however, used for both dwelling and business purposes; 69 of those rebuilt were similarly used. Each business was on a small scale,—a grocery or fruit store, a saloon, or a barber shop. The number of rooms in the houses formerly occupied and those in the houses lived in after the fire is given in the following table:

TABLE 81.—NUMBER OF ROOMS IN HOUSES OWNED BEFORE THE FIRE AND IN HOUSES REBUILT AFTER THE FIRE BY APPLICANTS RECEIVING AID UNDER THE BONUS PLAN

Number of rooms	HOUSES HAVING EACH SPECIFIED NUMBER OF ROOMS	
	Before fire	After fire
1	..	..
2	..	1
3	1	6
4	14	51
5 and less than 9	150	184
9 and less than 13	171	138
13 and less than 16	83	58
17 and less than 21	42	23
21 and over	28	28
Total	489	489
Average number of rooms before fire		12.2
Average number of rooms after fire		10.6

As in not a few cases two houses instead of one were built on a lot, the combined number of rooms is given in the preceding table. A further examination of the data shows that in 168 of the bonus cases the houses were rebuilt to contain a greater number of rooms, in 259 to have less, in 62 to have the same. No attempt has been made to compare size and desirability of the rooms, but it seems probable that there was no great difference in the character of the houses rebuilt as far as rooming space is concerned.

In 453, or 93 per cent, of the bonus cases tabulated, the exact number of rooms occupied by the family and its dependents in its own or in a rented house was ascertained.

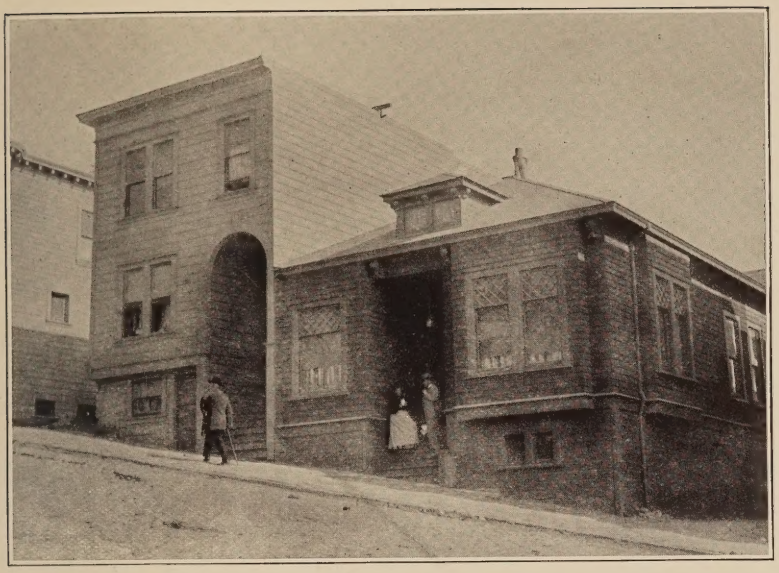
TABLE 82.—NUMBER OF ROOMS PER FAMILY OCCUPIED BEFORE AND AFTER THE FIRE BY FAMILIES RECEIVING AID UNDER THE BONUS PLAN[a]

Number of rooms occupied	FAMILIES OCCUPYING EACH SPECIFIED NUMBER OF ROOMS	
	Before fire	After fire
1	8	11
2	13	37
3	65	72
4 and less than 7	302	303
7 and less than 10	55	27
10 and over	10	3
Total	453	453

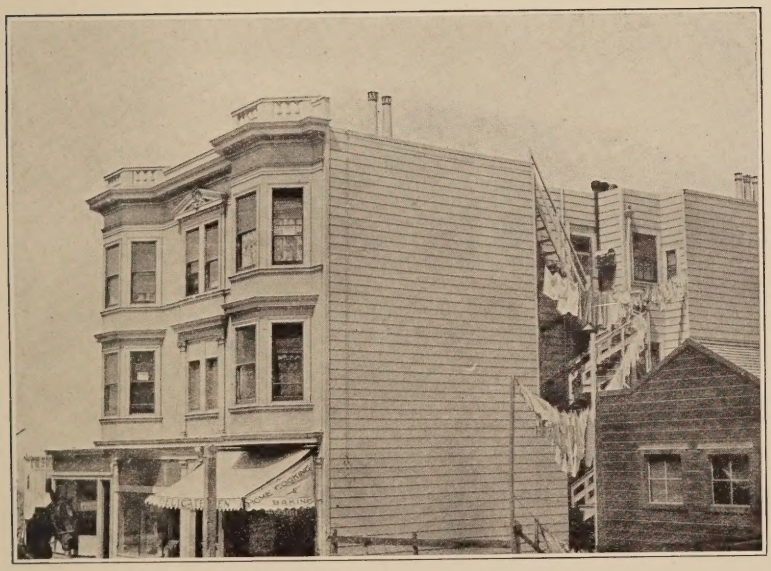
[a] Of the 489 families investigated, 36 failed to supply information relative to the number of rooms occupied both before and after the fire.

The proportion of families occupying less than four rooms was smaller before the fire than after the fire, while the reverse is true of families occupying seven or more rooms. It would appear from this that after the fire the crowding was slightly increased. By actual count, 218 families were found to have occupied more room before the fire than after, 152 families occupied the same number, while 83 enjoyed a larger number after the fire.

The number of families who let rooms before and after the fire was extraordinarily large. Before the fire 375, or 76 per cent, and



Two ambitious dwellings built with aid of bonuses



Built with bonus of $500 and money privately loaned

afterwards 378, or 77 per cent, let either furnished rooms or unfurnished suites. In a majority of cases the family itself occupied one flat and let the others. It is evident that the average small property owner rebuilt his house with the expectation of drawing an income from it.

5. BRIEF COMMENTS

If the Corporation had refused to grant a bonus to anyone who was to build a house to cost above $2,500, more than 50 per cent of the grants would have been denied. When the second appropriation of $100,000 was set aside for the bonus grants in 1907, one intimately connected with the work wrote: "In connection with the proposed expenditure of $100,000 to be used for assisting those intending to rebuild in the burned district, I will state that, as there will be numerous applicants for such assistance, it might be wise to place some restrictions upon the bonus other than those now in force. For instance, I recommend that a person desiring to build a house valued at $3,000 should not be granted said bonus, as evidently he is not in need, and in my opinion, does not require our help. Furthermore, I believe it would be well to investigate each application to determine whether the applicant has received assistance from the Committee previous to placing the application with the Department."

The man who had to pass on the bonus applications said: "Henceforth the bonus should be granted only in cases which have been proven conclusively to be in need of it, for my impression after a careful examination of these applications, is that they are not in particular need of the bonus but could get along perfectly well without it, though possibly not so easily."

Another letter, dated March 11, 1907, to the staff in charge of the grants said, "In making the allotments under the new appropriation I would advise that you question each grantee carefully and refuse to issue the amount where the house is already completed or nearly built. This, of course, can only be determined from personal examination of the applicant, for many whose houses are already practically completed, frame their applications as if they were just about to begin."

The feeling that, regardless of loss, there was the right to

share in the relief funds, pushed many who had already begun to build into the ranks of applicants for the liberal gift of $500. A possible evil effect of this liberal offer was that some persons, in order to take advantage of it, incurred heavy indebtedness, which they would be forced for a long time to carry. The extra cost for building during the fall of 1906 and the winter of 1907 offset in a measure the financial gain from the bonus.

After a great disaster the efficient distribution of a large sum of money to aid in rebuilding calls for the exercise of two distinct functions, business management and supervision of rehabilitation work. It is not probable that the same person can with equal success perform the two functions. A neglect of either means a grave miscarrying of the plan itself.

IV

THE GRANT AND LOAN PLAN

1. THE PLAN ITSELF

THE Department of Lands and Buildings at first gave its entire attention to the camp cottages and bonuses. However, a large number of applications for small grants or loans to build had been early filed away to bide their time. The insistence of applicants and the recognition of their need to be heard led to the transfer of these applications to another department of the Corporation. November 1, 1906, the Rehabilitation Committee* referred to its new housing committee of five members, Committee V, the 800 applications that had accumulated.

Committee V organized at once and formulated plans for making grants and loans and for building houses. It assumed the work of housing to be general rehabilitation, and therefore perfected a system whereby all those asking for assistance could be investigated and helped according to their needs.

There were, speaking in general, two classes of applicants to whom the committee extended aid:

1. Some applicants planned and built their own houses, but received aid from the relief funds. A maximum cost of each house to be erected was fixed by the committee, and the applicant was supposed to pay the greater part. The amounts distributed under this plan were considered grants and not loans.

2. Other applicants desired to purchase houses which were planned and constructed under the direction of the committee. In some cases of this class the grant covered the entire cost of the house, while in others the grant was supplemented in one or both of the two following ways:

a. A part of the cost of the house was treated as a loan to be repaid by the applicant.

b. The applicant made a cash payment covering a part of the cost.

The Committee, in order to make good its second offer,

* The Rehabilitation Committee, it must be recalled, was a committee of the Department of Relief and Rehabilitation.

engaged contractors to build houses which, including plumbing, should cost not more than $500.* Under both offers, the applicant was required to show that he had suffered material loss and that he was the head of a household and was able to support his family; that he was unable to secure a suitable house at a reasonable rent, and that he had secured a lot in the city and county of San Francisco on which to build. The plan of the building submitted had to comply with the provisions of the city building code. The carrying out of the plans,† with any modification of policy, the Rehabilitation Committee left to its sub-committee, to which the grant and loan plan had been referred.

The housing committee, assuming that theirs was in the highest sense rehabilitation work, perfected a thorough system of investigation of all applications. It defined its purpose to be: "To assist families in need of proper shelter to obtain a home suitable to their wants and in proportion to their earnings."

In placing the grants and loans, its theory was to give aid so as to stimulate the recipient to use it for the distinct benefit of his family. In a case where a family had heavy burdens and a limited income, money was granted outright. When there was reason to believe that a recipient could repay a part of the large amount needed, a grant was frequently supplemented by a loan. As general rules should be few in number, the committee exercised its own judgment in each individual instance. The plans therefore worked differently in different cases. In some cases the applicant deposited part of the cost of the house to be built which was supplemented by a grant or loan. In other cases, the applicant being unable to make a deposit, the committee bore the entire first cost of the house.

Many were aided who had no real estate before April, 1906, but purchased or leased a lot in order to build. Even the maximum limit set for the cost of the house was not adhered to in every instance. The loans ranged from $37 to $595,‡ as the committee found it wise to readjust its own plan so that the amounts given or loaned should be such as would meet the actual needs revealed

* As a matter of fact, the average cost including plumbing was $682.45.

† See Appendix I, p. 417.

‡ For range of grants, as distinguished from loans, see Part IV, p. 258.

by a careful investigation. A reliable bank was enlisted to see that the loans were properly executed, mortgages recorded, and monthly instalments collected. This bank became the financial agent of the Corporation, and those who received loans felt their obligation to be to it rather than to the Corporation. In case a house were built on a lot temporarily leased, the bank secured from the applicant and the owner of the property an agreement to the effect that the house should not be moved without the consent of the committee. In case an applicant failed to meet his financial obligation the house reverted to the Corporation, not to the lot owner.

The committee, it may be seen, had two clearly defined functions: (a) to administer a business which called for the employment of contractors, the outlining of plans and specifications for buildings, the appointing of inspectors to locate lots and to examine the buildings erected, and (b) to conduct a bureau of rehabilitation through which might be learned the present and past conditions and the future prospects of the individual applicants. The oversight given by the two groups, business men and social workers, meant a decrease in the number of failures to re-establish homes.

The work of Committee V, which began November 1, 1906, ended the latter part of July, 1907. The committee as a whole was in continuous session during the first weeks. Thereafter two of its members gave to it practically all their business hours. After July, 1907, however, minor details connected with final acceptances and instalments of additional plumbing and other tasks incidental to the closing of the work, were under the direction of one member.

In many instances the delays were long between the asking for and the receiving of a grant or loan, in part because the grant and loan plan was the last housing plan to be put into effect. Some families were purposely not given assistance until the house was completed, which accounted for the delay of some months between the approval of an application and the payment of the grant. Other families were themselves the cause of long delays, because of their inability quickly to build. The actual delays ranged from less than one month in 62 instances to twelve months in one instance. Fifty per cent of the 896 applicants for whom detailed information was secured had to wait two months or less.

2. RELATION BETWEEN THE DEPARTMENT OF LANDS AND BUILDINGS AND THE HOUSING COMMITTEE

As the Department of Lands and Buildings and the housing committee were both engaged in building houses, it was found to be important in order to avoid delays in the work, to plan some division of duties. Accordingly, on March 29, 1907, following much discussion, a plan of co-operation was agreed upon. The housing committee was to consider all applications first and to determine in each case the amount of aid to be granted; the terms, whether on a cash or instalment basis; and the general design and specifications for the house. The Department of Lands and Buildings was to have full charge of construction and cost and of the inspection of completed cottages.

This agreement, which called for a division of work, gave recognition to the dual need, of rehabilitation of applicants and of sound business management. The housing committee turned over to the Department the designs, blue prints, and specifications for the four styles of cottages that were being erected, together with outstanding contracts. The following regulations to govern the two bodies were determined upon:

1. The housing committee should send to the Department of Lands and Buildings, in each case, a description of the lot upon which the building was to be erected, together with the name and address of the applicant, and should designate the style of cottage to be constructed.

2. When the housing committee received from the Department of Lands and Buildings the total cost of the house and the name of the contractor, the amount necessary to pay for the house should be deposited to the housing committee's account and held there until ordered paid to the contractor.

3. When the house had been completed and accepted by the Department of Lands and Buildings the contractor should be given an order on the cashier for the amount due. The cashier should draw the necessary check, signed by a representative of the housing committee.

4. The Department should send notice to the housing committee when a house had been completed and accepted.

On March 11, 1907, the manager of the Department of Lands and Buildings had at the request of the Executive Committee of the Corporation been made superintendent of construction of the housing committee.

HEADQUARTERS DEPARTMENT OF LANDS AND BUILDINGS

Despite the detailed regulations there were dissatisfaction and friction; so on April 26, 1907, the housing committee passed a resolution to the effect that inasmuch as the housing committee bore the full responsibility of the manner in which the relief work relating to the building of houses was conducted, and, since the members of the housing committee were dissatisfied with the manner in which the superintendent of construction was performing his duties, the housing committee made a most urgent request to the Executive Committee that the superintendent withdraw from all work in which the housing committee was concerned.

The specific charges were (a) that poor contractors were employed, (b) that desirable contractors who were difficult to obtain at that time complained of the superintendent's treatment, (c) that the superintendent who had done efficient service in erecting the camp cottages, was entirely unfit for his new position because of his unfriendly and unsympathetic attitude toward the applicants, (d) that, finally, the building of the much-needed new houses was unnecessarily slow.

The relation which unfortunately existed between these two, the Department and the committee, is mentioned at this stage, in order to explain in a measure the long delay and hold-up of orders by the committee. It accounts for much of the dissatisfaction that existed among the people and for some hardships endured by not a few applicants. The delays due to friction made it necessary for the housing committee to continue its work after the bonus plan was discontinued.

3. THE NUMBER AIDED AND THE COST

A complete statement of the work done shows that there were 2,098 applications for relief under the grant and loan plan acted upon subsequent to November 1, 1906. Assistance was given in 1,572* cases, the total expenditure being $519,723.17. Previous to November 1, 1906, the Rehabilitation Committee, as part of its regular work and without special machinery, had made grants in 163 cases. The amounts granted in these 163 cases bring the

* This number includes not only the cases in which grants were given by the sub-committee on housing (Committee V) but all cases in which grants for housing were given by any of the sub-committees of the Rehabilitation Committee subsequent to November 1, 1906. Both principal and subsidiary grants are included. See Tables 40 and 41, pp. 157 and 158.

total expenditure for relief in grant and loan cases up to $567,300.85. The 1,572 cases in which aid was given subsequent to November 1, 1906, are dealt with in this chapter. Families to the number of 543 had homes planned and built for them by the committee, while 1,029 families were given aid to build according to their own plans. The 543 families for whom houses were constructed by the committee received 543 grants, amounting to $197,942.86, or an average of $364.54 per grant, and 384 loans amounting to $115,558.33, an average of $300.93 per loan. It will be noted that loans were made only to applicants who also received grants. The assistance given to the members of this group amounted in all, therefore, to $313,501.19. In addition, the applicants whose houses were constructed by the committee, themselves deposited amounts aggregating $57,073.16 towards the erection of their homes; but this sum is, of course, distinct from the relief given and is not included in the above total.

The houses were classified, according to the manner in which they were planned and built, as Styles I–VI.

TABLE 83.—STYLE OF 543 HOUSES BUILT BY THE HOUSING COMMITTEE FOR APPLICANTS RECEIVING AID UNDER THE GRANT AND LOAN PLAN

Style		Houses of each specified style
I	1, 2 or 3 rooms	78
II	3 rooms	9
III	4 rooms	348
IV	5 rooms	94
V	4 rooms	13
VI	5 rooms	1
Total		543

The 1,029 applicants who built according to their own plans, received altogether $206,221.98 in grants, an average of $200.41 per grant. The amounts granted to individuals ranged from $55 to $570.*

In its work of construction the committee employed 20 building contractors† and one plumbing contractor. The average cost

* The apparent discrepancy between this figure and the maximum of $595 given on page 254 is accounted for by the fact that grants are discussed above, loans previously.

† The contractors engaged were those accustomed to handle a small amount of building, the larger and more responsible contractors being unwilling to undertake to handle such small lots of building.

of the 543 dwellings erected was $544.92 for the construction work alone. Five hundred and eleven of these houses were equipped with plumbing at an additional cost averaging $146.15 per house.

To obtain the material presented in this study, visits were made to 1,157 of the families who had received grants or grants and loans from the housing committee. From 896, or 77 per cent of the families visited, schedules were obtained for tabulation. No trace of 172 of the remaining 261 could be found. They had received aid to build their own houses, and had undoubtedly done so in most cases. As they had come as strangers into their various new neighborhoods, only to move shortly, the people in the immediate vicinity knew nothing of them. Of the remaining 89 families, 33 had rented and 35 had sold their houses, and had disappeared. Only eight persons were found who had received aid but had not built; 13 who had built refused to give any information.

4. FAMILIES MAKING USE OF THE GRANTS AND LOANS

Data with regard to who and what the 896 families visited were, are given in the following pages. The 28 different nationalities represented is a greater number than for those who received the bonus, a smaller number than for the camp cottagers.

TABLE 84.—NATIONALITY OF APPLICANTS RECEIVING AID UNDER THE GRANT AND LOAN PLAN

Nationality	Native born applicants whose parents were of each specified nationality	Foreign born applicants of each specified nationality
American	397	..
Irish	19	115
German	12	108
English	3	43
Italian	3	33
Swedish	..	24
Scotch	3	18
French	1	18
Austrian	..	12
Danish	..	12
Other nationalities	7	68
Total	445	451

The Americans and Irish head the list, as in the camp cottage group. The large number of Americans and the small number of Italians as compared with the bonus group may be explained in part by the fact that these applicants were not compelled to build in the burned section, which, it may be recalled, included the portions of the city that had been most thickly settled by the Irish and Italians.

The status of the families that had received the grant and loan was more normal than that of either of the other groups. This is shown by the figures given in Table 85.

TABLE 85.—CONJUGAL CONDITION OF FAMILIES RECEIVING AID UNDER THE GRANT AND LOAN PLAN

Conjugal condition	Families of each specified conjugal condition
Married couples	729
Widows or deserted wives	127
Widowers	18
Single men	11
Single women	11
Total	896

The above 14 per cent of widows and deserted wives should be compared with the 31 per cent for the camp cottage group, and the 26 per cent of widows for the bonus group. A family to avail itself of this aid had to have resources of its own. The widows and deserted wives with children had with these 127 exceptions to be helped in other ways. In 143 instances, or 16 per cent of the total, the families had others living with them. There were 2,069 children in all the families, or 2.3 to each family. The number of children to an Italian family was 2.5; to an Irish family, 3.0; and to an American family, 1.9. In 689, or 77 per cent of the families, the domestic status, when visited, was the same as before the fire. The remaining 207 families, or 23 per cent, had been unable to maintain the same family relations. The separation or scattering of their members was attributed to the following causes:

In 82 families a death or deaths had occurred. The children from 40 families had left home to work or to attend school, adult

members of 37 families went away to work or for other purposes, and children from 37 families married and left home. There were eight cases of divorce or desertion, and three cases in which the nature of the family's change of status could not be determined.

It is not known to what extent the deaths in 82 families were caused indirectly by the disaster. There was but slight variation in the number of dependents carried before and after the fire. Some changes were due to loss of members of the family by death or marriage and the loss of earning power due to old age. The actual number of families in which there were no dependents had decreased in the fall of 1908 from 91 to 70.

Of the 896 applications, 161, or 18 per cent, were filed by the wife or some other woman member of the family. As in the other groups, the age of each applicant, but not of the members of his or her family, was obtained.

TABLE 86.—AGES OF APPLICANTS RECEIVING AID UNDER THE GRANT AND LOAN PLAN

Age period	Applicants in each age period
Less than 30 years	76
30 years and less than 40 years	279
40 years and less than 50 years	290
50 years and less than 60 years	147
60 years and less than 70 years	74
70 years and less than 80 years	27
80 years and over	3
Total	896

The majority of the applicants were in the prime of life, with small families whom they supported by their daily wages. Some of the comparatively small number—251 applicants—above fifty years of age were not able to work on full time.

Upon the question of the health of the families before the fire, during the period of camp life, and after moving into the new home, information was secured for 882 cases. Only 53 families reported a handicap due to ill health for the period before the fire, as compared with 356 who report ill health during the period of camp life, and 294 who report ill health after moving into the new

home. It is probable that the estimate of 53 families handicapped by illness before the fire is too low.

It would appear from the above that an unduly large proportion suffered from illness during the two and one-half years following the disaster. The schedules state in many cases that sickness was due directly to the earthquake, the fire, and subsequent abnormal living conditions. It is impossible to state the number so handicapped as distinct from those whose illness had no connection with the catastrophe.

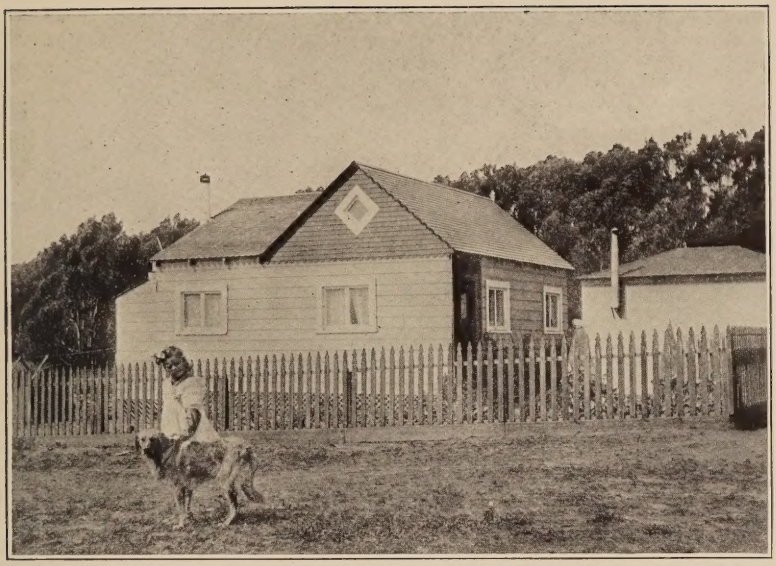
5. OCCUPATIONS AND RESOURCES

Only 66 of the men in the grant and loan group were proprietors in business before the disaster; the remainder being skilled and unskilled wage-earners. Though only 66 of these men could claim business ownership before the fire, they had been engaged in 31 different industries or professions. Their distribution by groups of occupations was as follows: professional, three; personal and domestic, 10; manufactures, 21; trades, 30. The past occupations of one who was retired and of one who would not give the information are not material. Of the 66, only 46 were in business for themselves after the fire. The rather meager incomes drawn by these applicants from their business or profession before and since the disaster are given below:

TABLE 87.—MONTHLY INCOME BEFORE AND AFTER THE FIRE OF MEN RECEIVING AID UNDER THE GRANT AND LOAN PLAN WHO WERE IN BUSINESS BEFORE THE FIRE

Monthly income	MEN HAVING MONTHLY INCOMES AS SPECIFIED	
	Before fire	After fire
$25 and less than $100	35	22
$100 and less than $200	17	9
$200 and less than $300	6	..
"A living"	8	14
Total	66	45

[a] Of the 46 men who were in business after the fire, one refused to supply information relative to business income.



Built by the owner with insurance money and a grant of $250

Built by a teamster with a grant of $250 and money privately loaned

The incomes received after the disaster did not differ widely from those received before, though a larger number, it is seen, reported having merely a scant living.

Seventy-five per cent of the men in the grant and loan group worked for wages or on a monthly salary before the fire. They include artisans, men of ordinary skill, and laborers, engaged in 87 different industries. Of the 670 wage-earning or salaried men for whom data were tabulated 16 were employed in professional service, 230 in personal and domestic service, 254 in manufacturing or mechanical pursuits, and 170 in trade, transportation, or miscellaneous occupations. The wages received ranged from $25 to $200 per month. Two hundred and eighteen men received larger wages before the fire than after, but the reverse was true in 285 cases. The indication is that the abnormal conditions had made no great change in the earnings for the two and a half years after the fire.

As in the other groups, the incomes here considered are based upon the nominal wage, for no estimate of the irregularity in the employment, either before or after the disaster, could be obtained. During the period immediately following the earthquake, many men of this group could not secure steady employment. The family incomes, therefore, were for a time very meager.

Before the fire seven of the women were occupied in professional work, 137 in personal and domestic service, 15 in trades, and 51 in manufactures,—a total of 210 women* who received incomes with which to support themselves wholly or in part. About half worked outside their own homes, and about half, working within or without, had a business or a profession of their own. The largest single occupation was that of letting rooms.

While the number of women that contributed to the family income decreased after the fire, from 210 to 133, the amount of income remained practically the same, and the nature of their employment did not vary to any great extent. The fact that fewer families had housing space for lodgers probably accounts for the decrease in the number of women contributors after the disaster.

With reference to the family income as a whole, a comparison of incomes of the 896 families before and after the disaster shows that 252 families had a greater income before, 347 a greater in-

* See Table 88, p. 264.

come afterwards; 129 families could show no change in income. Of the remainder, 66 did not know whether there was variation, and two refused to give the information. On the whole, the Relief Survey showed that a large majority of these applicants had, at the time of the investigation, adjusted themselves to conditions so that they were on a normal basis and were earning practically the same amounts as before the disaster.

TABLE 88.—MONTHLY INCOME BEFORE AND AFTER THE FIRE OF WOMEN IN FAMILIES RECEIVING AID UNDER THE GRANT AND LOAN PLAN[a]

Monthly income	WOMEN HAVING MONTHLY INCOMES AS SPECIFIED	
	Before fire	After fire
Less than $20	45	30
$20 and less than $30	46	28
$30 and less than $40	47	26
$40 and less than $50	22	14
$50 and less than $60	15	11
$60 and over	28	11
"Made a living"	2	9
"Aided husband"	3	3
Total	208	132

[a] Of the 210 women who had incomes before the fire two refused to supply information relative to income. Only 133 of the 210 women had incomes after the fire, and of these one refused to supply information relative to income.

The number of contributors to the family income was not seriously altered by the abnormal conditions. Six hundred and seven, or 68 per cent, of the families had the same number contributing to the income afterwards as before, and in practically every instance the contributors were identical. In the many families with but one breadwinner there was no change. The 157 instances in which the number of contributors was greater before the fire, and the 121 instances in which the number was greater afterwards, might be accounted for by normal changes in family life. Eleven of the families supplied no information on this subject. In a certain number of families, children having reached their majority during the interval from April, 1906, to

September, 1908, had left home to seek employment elsewhere. Changes due to death, to sickness, to marriage, and old age have been already commented upon. With this group of families, as with the bonus families, there were some members apart from young children who were non-contributors to the common income.

Three hundred and twenty-eight of these applicants, or 37 per cent, are known to have received insurance varying in amounts from less than $250 to $5,000; 234 of the number received less than $500. As the payments were greatly delayed in some instances the insured were hindered in the completing of their building plans. The grants were often received from the housing committee before the insurance was finally adjusted.

As far as could be learned, only 162, or 18 per cent, had savings in amounts sufficient to aid them to rebuild. The people either had received income not more than enough to meet current expenses or had managed unwisely. The savings varied from less than $50 by each of 12 applicants to between $2,000 and $3,000 deposited by one. One hundred and twenty-four had less than $500.

When visited, only 53 of the applicants, or 6 per cent, were found to possess property in addition to the house in which they lived, while before the fire, 128, or 14 per cent, had owned either a small lot or a house and lot which had been rented to others. The greater number of these properties were small, ranging in value from $500 to $1,500.

In addition to the grants and loans made by the housing committee, 233 applicants had negotiated private loans secured by a mortgage on the lot and on the house to be erected, in amounts ranging from less than $100 to over $5,000. A few large amounts were obtained after the housing committee loan was made, and were used to erect a larger house or to replace a temporary one. At the time of the investigation 66 families had paid their debts in full, and 74 had reduced them by as much as one-fourth. Sixty-two families had received additional money in gifts from relatives and friends, from trade unions, fraternal lodges, consuls, and from special funds, the amounts ranging from less than $100 to $1,500.

Only 93 of the applicants, or about 10 per cent, owned the property on which they lived at the time of the earthquake, but

in order to take advantage of the grant and loan offer 670, or 75 per cent, purchased lots afterwards. As is seen in Table 89, these lots varied greatly in value. The average frontage was about 25 feet.

TABLE 89.—VALUE OF LOTS PURCHASED AFTER THE FIRE BY 670 APPLICANTS RECEIVING AID UNDER THE GRANT AND LOAN PLAN

Value of lot	Applicants owning lots of each specified value
Less than $500	227
$500 and less than $1,000	274
$1,000 and less than $2,000	92
$2,000 and over	77
Total	670

For the most part these lots were on tracts outside the burned district. Instead of returning to rented quarters in former congested centers, many built their own homes in the more thinly settled parts of the city where lots could be purchased at a low rate. A few were unfortunate in the choice of location, as the effort to get to and from the daily work was too great. A small number, therefore, gave up their lots and rented quarters closer to their employment. The street-car strike of 1907 was the cause of some removals. Fifty-nine families leased lots for a definite period of from two to ten years, at a rate of from $1.00 to $25 a month. The greater number paid a ground rent of from $5.00 to $10. A few others were given free use of lots by relatives or intimate friends.

6. HOUSING BEFORE AND AFTER THE FIRE

Very little is known about the rented dwellings in which most of the families had lived, though a few are known to have occupied both upper and lower stories. After the fire only 41 rented their homes and lived elsewhere. They were not housed in as large buildings as before the fire, but at the time of the investigation were settled fairly comfortably in their own homes.

The number of rooms occupied by the families before and after the disaster varied but slightly.

TABLE 90.—NUMBER OF ROOMS PER FAMILY OCCUPIED BEFORE AND AFTER THE FIRE BY FAMILIES RECEIVING AID UNDER THE GRANT AND LOAN PLAN[a]

Number of rooms occupied	FAMILIES OCCUPYING EACH SPECIFIED NUMBER OF ROOMS	
	Before fire	After fire
1	25	10
2	59	52
3	181	203
4 and less than 7	590	613
7 and less than 10	35	14
10 and less than 13	1	1
Total	891	893

[a] Of the 896 families investigated, five failed to supply information relative to the number of rooms occupied before the fire, and three, relative to the number of rooms occupied after the fire.

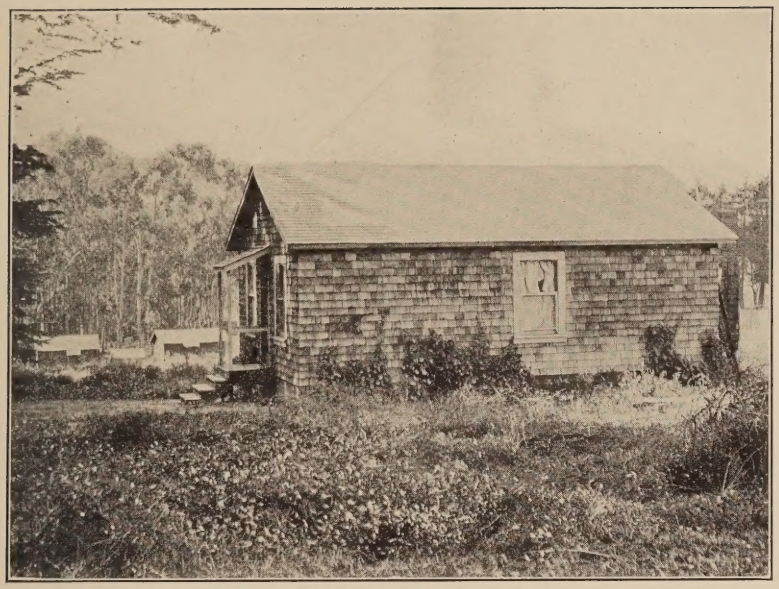
The number of families that sublet rooms to others or kept roomers both before and after the fire was small in comparison with the number of bonus applicants who rented rooms.* Before the disaster 179 families, or 20 per cent, added to their income by subletting; at the time of the investigation only 74, or a little more than 8 per cent. did so. The reason is that the grant and loan applicants were themselves to a large extent living in rented rooms before the fire, and afterwards in houses that contained no more rooms than were called for by the family needs.

Before the fire 382 families, or 43 per cent, did not have a bath in the house. In the new homes built with the aid of a grant or loan 355, or 40 per cent, were without this convenience. There is no question but that it would have been a great gain to families if, through the instigation of the housing committee, all could have been brought to install baths in their new houses. Practically all the houses were connected with the city water supply. Toilets were installed, but a few were on the outside, not within the houses. Most of them were connected with the regular sewerage system and but a very few houses had cesspools attached. The plumbing, though simple and cheap in quality, was found to be in fairly good condition and to have served its purpose satisfactorily.

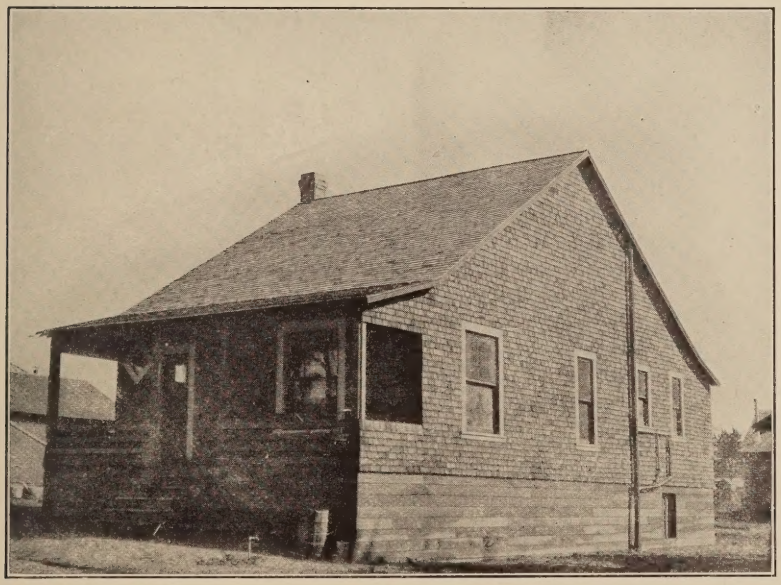
* See Part IV, pp. 250–251.

The houses were either painted or, as in the greater number of instances, shingled on the exterior. They presented a neat appearance. At the date of the investigation, most of the houses, having been erected but a very short time, were in good repair and afforded ample shelter to the families occupying them. For the most part they were one-story buildings. A few, however, were one and one-half and two stories. All were built of wood, and a majority stood on wooden foundations. Some few stood on either a new or an old concrete or brick foundation. Some had basements which were sublet as living quarters or were used for storage purposes. It is difficult to determine whether the housing committee should have prevented the building and use of basements as dwellings. Some were unfit for habitation, but not infrequently, as the houses were built on the side of a steep hill, the basements were well-lighted and drained. A few of the families used their houses for the joint purpose of residence and business, but not so large a number as before the disaster. Individual thrift and enterprise were shown by many of the applicants, who for not more than $700 had been able to build and furnish their houses within and without in an artistic and attractive way. The woodwork in some cases was well-finished and had been painted by a member of the household. The houses so improved had an attractive, homelike appearance.

Much disappointment was felt by some applicants who had had houses built for them by the committee's contractors, when they compared their houses with those built at no greater expense by applicants who had used their own plans. As a rule, most of the latter houses were well built. They were more solid, warmer, and more satisfactory as far as cost and specifications were concerned. However, some of the houses that were built for the applicants by contractors were almost as unsatisfactory as those built by the committee's contractors. The contract houses for the most part showed poor workmanship, with inferior lumber and finish. Most were considered "finished" when they, mere shells, had but few doors and windows, no shelves, no steps, no ceilings, and no adequate foundations. A few did not have building paper placed on the sides of the house between the rough boards and the shingles or other outer finish to keep out the rain and the wind. To remedy these defects and to make many needed improvements, such as



Built by the Housing Committee



Built by the owner, who had some resources

GRANT AND LOAN HOUSES

plastering, painting, the building of porches, and other additions necessary to render each house a habitable home, the owner had to make a heavy outlay. A few of these "beginnings" which served as homes, cost without plumbing about $200 to $300.

Frequently arrangements were made between the owner and the contractor whereby certain alterations were made on payment of $50 to $70 in addition to the contract price. Steps cost $10 more; a better foundation, often necessary because of a deep slope, $10 to $20 additional; larger windows $20 to $40 extra; a dormer roof instead of a gable, $40 more. All departures from the original contract were supposed to have the approval of the committee, but its consent was not always obtained.

In cases where the owner lived nearby, or on part of the same lot, and could maintain a general supervision, or as in a few instances, where the lot owner and contractor were old friends, the houses erected by the committee's contractors were substantially constructed.

As already stated, only 93 of these applicants, or about 10 per cent, owned the houses in which they were living at the time of the disaster. The value of the residences owned before the disaster and after are given in Table 91.

TABLE 91.—VALUE OF HOUSES OWNED BEFORE AND AFTER THE FIRE BY APPLICANTS RECEIVING AID UNDER THE GRANT AND LOAN PLAN[a]

Value of houses	APPLICANTS OWNING HOUSES OF EACH SPECIFIED VALUE	
	Before fire	After fire
Less than $500	1	174
$500 and less than $1,000	4	533
$1,000 and less than $1,500	12	104
$1,500 and less than $2,000	14	28
$2,000 and less than $3,000	24	14
$3,000 and less than $4,000	16	3
$4,000 and less than $5,000	9	..
$5,000 and less than $6,000	3	1
$6,000 and over	5	2
Total	88	859

[a] Of the 896 applicants investigated 37 failed to supply information relative to houses owned after the fire. Of the 93 applicants who owned houses before the fire, five failed to supply information relative to the value of the houses.

After the fire, nearly 75 per cent of the houses ranged in value from $500 to $2,000. Some who built houses worth less than $500 did so in order to have a temporary cottage while waiting to put up a permanent home on the same lot.

The cost of the houses erected by the housing committee through their own contractors was from a minimum of $333 to a maximum of $875. It will be recalled that the published notice of the housing committee was to the effect that its aid to applicants who built for themselves would be confined to those building houses worth not more than $750. As the committee found a large number needing aid, who were anxious to build houses of greater value, it doubtless acted wisely in extending its limit. Four hundred and thirty-seven of the applicants, or over one-half of those the value of whose houses was known, built at a cost greater than $750.*

TABLE 92.—MONTHLY RENTALS PAID BEFORE THE FIRE BY FAMILIES RECEIVING AID UNDER THE GRANT AND LOAN PLAN[a]

Monthly rental	Families paying each specified monthly rental
Less than $10	98
$10 and less than $20	402
$20 and less than $30	83
$30 and less than $40	21
$40 and less than $50	5
$50 and less than $60	6
$60 and less than $70	..
$70 and less than $80	1
$80 and over	1
Total	617

[a] Of the 896 applicants investigated, 93 owned houses before the fire and therefore paid no rent, and 186 failed to supply information relative to rent paid.

If those who paid less than $10 a month rent were families and not single persons, the quarters, it is safe to say, were inadequate. Those who paid the larger rents specified did so in order

* Compare with p. 253. It will be noted that the regulation fixing the maximum value of the houses to be constructed at $750, applied only in cases where applicants made their own contracts. Of the 437 houses exceeding $750 in value, a large number were doubtless built under different arrangements so that the $750 limit did not apply. See cases of expensive building, Part IV, p. 273 ff.

to sublet. During the period intervening between the destruction of their homes and the building of other houses by the aid of grants and loans, shelter had been sought in various places and under many different conditions. Ninety-six families had been living in one of the official camps. Three hundred and six occupied their houses before the grant was received, moving into unfinished houses in order to avoid payment of rent or to get away from an undesirable environment. Many of the families living in unfinished houses were given a grant to complete plumbing or some other needed improvement.

7. STATUS OF LOANS IN 1909 AND 1911 AND ADDITIONAL AID

As has already been seen 384 loans were made to persons for whom houses were constructed by the housing committee.* The amount of these loans was $115,558.33. These figures are based on a final statement of loans, made by the auditor of the San Francisco Relief and Red Cross Funds on April 29, 1911, when all the accounts had been closed.†

The loans ranged from a minimum of $37 to a maximum of $595. They were payable in monthly instalments of $10 or more with interest at 6 per cent.

On January 20, 1909, a short time after this investigation was completed, a report issued by the special collector of loan instalments indicated the status with reference to payment of these obligations. There were at that time 97 recipients of loans, 25 per cent of the total number, who had ceased making payments or had never made any, and were therefore to be considered delinquent. Between 200 and 300 were paying from time to time but had not settled their accounts in full. The total amount that had been collected was $54,310.60, and the balance unpaid, exclusive of interest, was $61,247.73. In a report to the auditor it was stated that "some of the grantees have been very prompt in meeting their obligations but a large number have not seen fit to meet their monthly installments." As a matter of fact some of the

* See Part IV, p. 258.

† One grant of $100 which was subsequently refunded, and which was entered on certain statements as a loan, is not included in the figures given in this section.

loans were, for various reasons, converted into grants and the account of the applicant closed.

Between January, 1909 and January 1, 1911, a considerable sum was collected. The situation on the latter date, as reported by the auditor, is shown by the following statement:

TABLE 93.—STATUS ON JANUARY 1, 1911, OF LOANS TO FAMILIES RECEIVING AID UNDER THE GRANT AND LOAN PLAN

Total amount of housing loans		$115,558.33
Collections on housing loans		
Principal	$82,200.30	
Interest	8,011.25	
		$90,211.55
Balance of principal unpaid		$33,358.03

The statement shows that $82,200.30, 71.1 per cent of the principal loaned, had been collected, in addition to $8,011.25 interest. More than half of the principal repaid represents the repayment in full of 188 or 49.0 per cent of the loans. The remaining loans were canceled or changed to grants, 22 wholly, 174 in part,—some for the reason that the circumstances of applicants had changed, and they were unable to pay as agreed, and some because collecting was likely to entail undue expense. As it was, the expense of collecting the money recovered came to $11,460.10.

The Rehabilitation Committee gave the following additional aid to 356 of the 896 grant and loan cases studied.

TABLE 94.—ADDITIONAL AID FROM THE RELIEF FUNDS GIVEN TO FAMILIES RECEIVING AID UNDER THE GRANT AND LOAN PLAN[a]

Nature of additional aid	Families received additional aid of each specified nature
Household	279
General relief	44
Tools for mechanics and artisans	11
Transportation	3
Total	337

[a] Of the 896 families investigated only 356 received additional aid, and 19 of the 356 failed to supply information as to the nature of the aid received.

Forty per cent of the entire number received additional aid in comparison with 24 per cent of the bonus cases. In most instances no earnings or savings were available for the purchase of a lot and for initial building expenses. The household grants were therefore needed especially by those who had lived in the burned district.

TABLE 95.—AMOUNT OF ADDITIONAL GRANTS FROM THE RELIEF FUNDS MADE TO FAMILIES RECEIVING AID UNDER THE GRANT AND LOAN PLAN

Amount of additional aid	Families receiving additional aid as specified
Less than $50	89
$50 and less than $100	148
$100 and less than $150	75
$150 and less than $200	25
$200 and less than $250	10
$250 and less than $300	6
$300 and less than $350	2
$350 and over	1
Total	356

8. CASES OF EXPENSIVE BUILDING

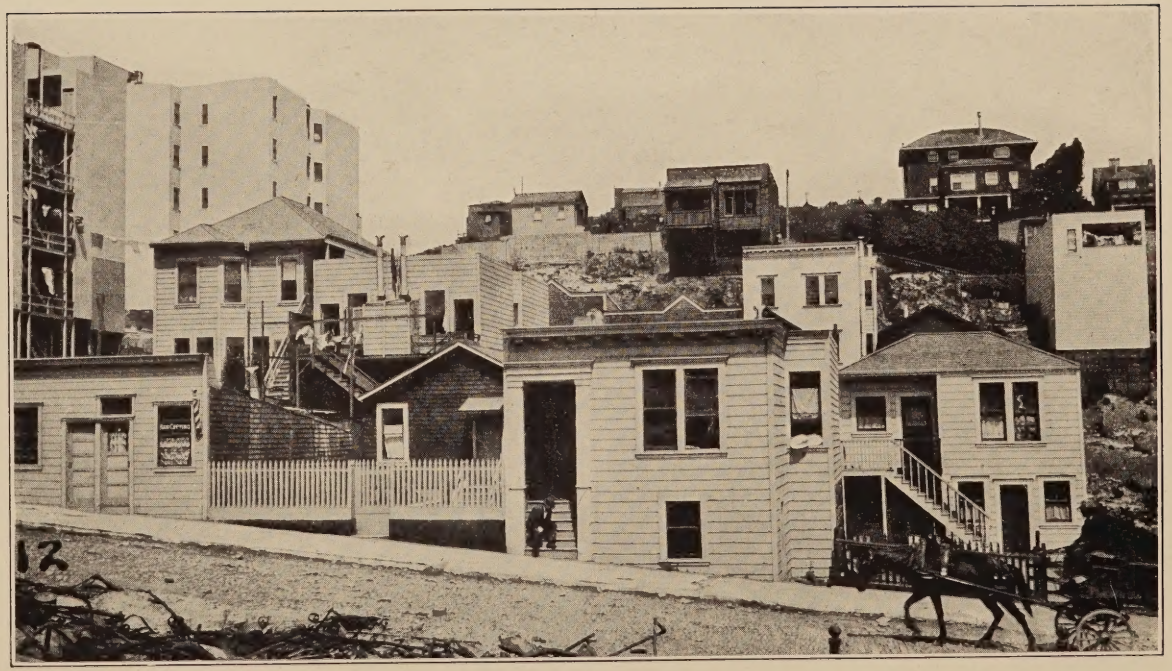
Six cases of families that built homes worth more than $2,000 each will give some idea, though inadequate, of the circumstances surrounding some of the more fortunate of this group of 896 applicants.

The first is a German family of three members, the man a waiter, aged forty-four, who earned $50 a month before the fire, his wife, and one dependent child. He was one of the 93 applicants who had owned the home in which he lived. His house and lot were valued at $6,000, and by sub-letting a part of the house he added $20 a month to his income. The insurance carried was $3,500, of which $2,800 was paid. He built a temporary shack to house his family, at a cost of $300, towards the payment of which he was granted $150. He now has an eighteen-room house

worth $8,700. The business loan of $6,200 negotiated by him was reduced by $200 at the time of the investigation, and he was sub-letting rooms, somewhat irregularly, at $145 a month. His wages as waiter had increased $5.00 a month. The child's constant sickness had been a handicap. The grant was for the temporary shack erected probably before the insurance was received or any definite plan made for permanent rebuilding.

The second family, Danish, had also three members, the man a carpenter, aged forty-seven, his wife, and a child. Before and after the disaster the man made $80 at his trade and he later became a teamster at the same wage. The family belongs to the group that paid rent, which was reduced by sub-letting. Their rental had been $18 a month for a second-story flat of five rooms, three of which had been sub-let for $15 a month. The insurance carried on his household goods was $200, of which he collected $70. The seven-room house built after the fire cost the Dane $3,800, the lot $850, to pay for which a private loan of $3,300 was negotiated, and a grant of $200 obtained from the housing committee. The debt at the time of the investigation had been reduced to $2,320. The man, being a carpenter, had done most of the inside work on his house. The family was occupying three rooms and sub-letting four at a monthly rental of $18.75. There had been no sickness in the family. The grant was small in comparison with the cost of the house and lot, but it may have been the fillip needed to bring the man to the point of purchase. The rate at which the debt was being canceled seems to justify the big venture. If the family escape the handicaps of sickness and accident during the next few years, the result will indicate that the housing committee was warranted in extending aid.

The third, another German family, likewise is a family of three, but in this instance an old couple, the man seventy-seven, and a grown son, an electrician who had earned $140 a month. The house which they had owned before the fire, valued with the "lot" at $10,000, had 19 rooms, 13 of which were let for $82.50 a month. An insurance of $6,000 was carried, on which $4,500 was collected, which happened to be the exact amount of the mortgage on the property. This family also, soon after the fire, built a cheap cottage, price $500, towards payment for which the housing com-



1 2 3 4

METHODS OF HOUSING REHABILITATION

Nos. 1 and 3 represent the $500 bonus; No. 2 is a grant and loan cottage built by a committee contractor and is being paid for in instalments; No. 4 represents a beginning with the aid of a small bonus of $100 from the committee. Four cottages in the background received early housing grants

mittee granted $305. The electrician and a married son, the one other child, who lived away from home, later built a $6,000 two-story twenty-room apartment house, from which is drawn $110 a month in rents. There is no record of the source from which the $6,000 was drawn. This group had carried no burden of sickness.

The fourth is a large Irish family, a man of forty-four, his wife, and eight children. As agent for a railroad company he had earned $80 a month before the fire, and was afterwards advanced to $100. They had rented for $30 a month a house of 11 rooms, four of which they had sub-let for $20. They had no insurance, but had savings to the amount of $500. The house of eight rooms which they built after the fire on a $1,500 lot, cost $5,000, towards payment for which the housing committee granted $250. The Rehabilitation Committee gave $100 for furniture. At the time of the investigation the mortgage on the property amounted to $2,300, and two of the children were earning $89 a month. This family is financially better off than in 1906. While in camp they had suffered to some extent from sickness.

The fifth is another Irish family, that of a laborer of thirty-seven, his wife, and two young children. Before the fire he had earned $65 a month, after the fire $85, but at the time of the investigation he was earning but $60 irregularly. The family had formerly rented a four-room flat for $13 a month, and though no insurance was carried, had savings amounting to $1,600. Of this sum $650 was used in purchasing a lot on which a $3,000 house was built. The house was not yet entirely furnished at the time of the investigation. The committee grant was $250. The debt carried exactly equaled the amount of savings before the fire. The family had had sickness, which had meant a heavy outlay for medical care.

The sixth and last is an American family of two maiden sisters, aged about fifty-five. As dressmakers they had earned $60 a month and had lived in their own house of 17 rooms, valued with the lot at $6,000, on which was a $2,800 mortgage. They sub-let six rooms for $45 a month. The insurance collected was but $300, and after the fire they were able to earn but $55 a month. The sixteen-room house they built cost $7,000, on which they had a debt of $4,800. Their housing grant was $200, and they had

received an additional rehabilitation grant of $200 for furniture and a sewing machine. At the time of the investigation they were earning $70 at their trade and were collecting $20 a month for rent. They too had been handicapped by sickness, and had had difficulties with their contractor.

9. BRIEF COMMENTS

Perhaps no more important rehabilitation work was done than that by the housing committee. Partly through its stimulating efforts, by means of the grant and loan plan, many persons, the majority of whom were wage-earners who had carried but little insurance, accumulated small savings, and had but few friends and relatives to extend help, were brought to own their homes.

The chief difficulty that the committee had to contend with was the securing of competent and reliable contractors and plumbers. From time to time they had to make changes which increased their own work of supervision and worked hardship to the applicants. By giving a few orders at a time to a contractor, with the promise of further orders if the work were satisfactory,* the effort was made to stimulate sound work. The best results were secured, as has been shown, by the encouragement to men to themselves build or to superintend their own building. Those who had initiative or the resource of friends in the building trade were able to get what they wanted; those who lacked business push trusted to contractors. The lesson is plainly writ, however, that where feasible, the encouraging of men, in an emergency, to assume responsibility for providing their own homes, promises better results than to offer, under abnormal conditions, to build houses in quantity for sale. The personal equation in this matter, as in every other, precludes the drawing of any sweeping conclusion. The plan of the housing committee to study each applicant, and then make the plan as closely fit his case as the prevailing conditions will allow, is a safe one.

GENERAL CONCLUSIONS ON HOUSING PLANS

A very large proportion of the workingmen and small tradesmen in San Francisco own their own houses and lots. The land

* The result was a rushing of work for the sake of prospective orders.

values in certain sections had not been excessive, so that many wage-earners were able to invest savings in small lots on which to establish permanent homes. What part the Corporation took in adding to the number of those who own their own homes has been shown in this study.

It has been pointed out that the bonus group received the most bountiful housing aid, that the grant and loan group came second in the securing of liberal assistance, and that the camp cottage people were given the least.

The re-visit, to recapitulate, showed that a majority of the persons who received the bonus, which it must be borne in mind cannot be called a relief measure, possessed not a little property, were fairly well established in business or at profitable employment, and were entirely able to re-establish their homes when the unsettled conditions had passed. At the date of the re-visit this group of people were housed in their own homes, which compared favorably in almost every way with those occupied when the earthquake came.

The erection of cottages within the camps to serve as temporary shelter for approximately 18,000 people, was well planned and efficiently executed. As has been shown, a number of the cottages came later into the possession of speculators or were soon taken over by landlords in satisfaction of unpaid ground rent. On the other hand, many were owned by persons who were able to purchase small lots, and who in the fall of 1908 bid fair to retain their attractive and comfortable little homes. Without the gift of the cottages this would not have been possible to them. It would seem on the whole that these applicants were better housed at the date of the investigation than at the time of the fire which, probably, more than any other single fact, indicates the soundness of the housing plans.

The standards of many of the families who received camp cottages were so low that an extensive scheme of constructive philanthropy by which an effort might have been made slowly to raise their standards of living would have been of great value. This would have been a stupendous task. But should the expenditure of another great rehabilitation fund be called for, ought not such an attempt to be kept in mind?

The plan to aid applicants with small grants and loans was undoubtedly well conceived and effectively worked out. The machinery installed by the housing committee enabled it to reach the class of people whom it was most anxious to help, also to weed out a large number that it was thought unwise to aid. The great merit of the grant and loan policy was that it stimulated a large number to purchase lots and erect homes of their own who otherwise would probably never have seriously considered the possibility.

PART V

RELIEF WORK OF THE ASSOCIATED CHARITIES FROM JUNE, 1907, TO JUNE, 1909

Part V

RELIEF WORK OF THE ASSOCIATED CHARITIES FROM JUNE, 1907, TO JUNE, 1909

PAGE

I. The Nature of the Cases 281
1. Introductory 281
2. Nature of the Dependency 282
3. Social Character of the Cases 286
4. Occupations of Applicants 294
II. The Methods of Relief Employed 298
1. Reapplications 298
2. Emergent Relief 299
3. Permanent Relief 305
4. Relief Refused 310
5. Conclusions 314
6. The Associated Charities Since the Fire . . . 317

I

THE NATURE OF THE CASES

1. INTRODUCTORY

IN Parts I and II frequent mention has been made of the important rehabilitation rôle played by the Associated Charities. In this fifth part of the Relief Survey, measure is taken of the burden carried by the Associated Charities for the two years after it resigned as an investigating agent of the San Francisco Relief and Red Cross Funds and took up, with the financial aid of the funds, its independent work of caring for the remnant. The remnant was composed of the people who had suffered from the earthquake and fire but had asked for no help until more than a year had elapsed; of those who continued to need aid because of the extraordinary vicissitudes of their life; of others who had formed the habit of turning to a relief agency for assistance; and of those who required further succor because that given by the Corporation had been inadequate.

The Associated Charities was selected for special study, not only because it had been continuously the agent of the Corporation, but because its work promised to give the fullest answer to the question: To what extent has the San Francisco problem of dependency deepened? This study is, then, in a sense, an exhibition of the aftermath of the great disaster.

The range of the inquiry involved the asking of three questions: First, what was the character of the rehabilitation? Second, how was it done? Third,—a quadruple question,—how much was induced by the disaster itself, how much by the fact of the existence of relief measures the year after the disaster, how much by the administration of these measures, and how much by conditions that tend at all times to produce dependency?

The field of investigation plainly defines itself as: first, to know the number and character of the persons that remained de-

pendent after the fifteen months of conscientious rehabilitation work, and to compare them in regard to number and character with the lesser number of persons that for two years before the disaster were under the care of the Associated Charities; second, to learn what methods of relief were used to render these persons once more effective members of the community; and third, to measure in some degree the efficiency of these methods.

The primary purpose of this study was to learn as far as possible the psychological effects of the disaster by studying a group of refugees who continued to draw on the relief funds after the general public had fallen out of the bread line. It has been impossible, however, to hold strictly to the purpose, because the Associated Charities,* in resuming its normal place in the community, aimed rightly to administer to the needs of the city's poor whether or not the individual applicant could show a relation between his necessity and the disaster. From the point of view of the Associated Charities, all persons applying for aid from June, 1907, to June, 1909, had an equal claim on its funds. Its power of realizing this aim of impartially meeting the needs of the applicants has been limited by the fact that as a society it was known by the public at large, as well as by the direct and indirect sufferers from the disaster, by their relatives, and by their friends, to be acting as the financial agent of a corporation that continued to have large sums of money to disburse.

2. NATURE OF THE DEPENDENCY

The interest in the relief administration centers in the desire to know to what extent it altered the poverty situation of the city. The presumption is, of course, that the work of the Associated Charities and kindred agencies was greatly increased by the disaster, but it is important to get a specific idea of the increase for the two selected years, and to determine what proportion is a distinct result of the social upheaval brought by the earthquake and fire of 1906.

To answer this question required a knowledge of the work

* Before and since the disaster the Associated Charities has been, except for the work done by the Hebrew Board of Relief, the accepted general relief society. It has had, throughout, the active co-operation of the Catholics.

of the Associated Charities for the two years before the fire as exact as for the two years under consideration.* By one of the most notable incidents of the great fire, the building containing the records of the Associated Charities escaped the flames. These records, no previous study of whose facts had been made, were therefore available. The stories of the applicants to the Associated Charities for the two years preceding April 18, 1906, have been analyzed, and in order that comparison might be possible, a similar study of records has been made of the post-disaster cases.

As the means to aid during the two years from June, 1907, to June, 1909, were drawn almost exclusively from the Corporation and the Board of Trustees of Relief and Red Cross Funds, a statement of the work of the Associated Charities is practically a survey of the further use made of the disaster relief funds.

The Associated Charities, as an independent agent, reopened its doors to applicants on June 17, 1907; but since it had assumed the responsibility before the complete transfer of duties was effected, data are here given for the period beginning June 1. From June 1, 1907, until June 1, 1909, 6,766 applications were made to it in the following order:

June 1, 1907, to December 31, 1907	2,547
January 1, 1908, to December 31, 1908	3,154
January 1, 1909, to June 1, 1909	1,065
Total	6,766

From April 18, 1904, to April 18, 1906, 1840 cases had applied for aid at the office. There was therefore a nearly fourfold

* At the time of the fire the Associated Charities had been in existence for over seventeen years. Its original aim had been to confine its work to organizing charity; but as there was no general relief society in existence it was called on more and more to do relief work. By 1905 the society had a list of 900 subscribers; an annual income of not more than $5,000; a staff consisting of a general secretary, two or three paid investigators, and a stenographer on part time. In addition to these, the office had the exclusive use of two district nurses supported by special funds. With a staff and an income so limited it was possible to give little beyond emergency aid to needy families in their homes. The problem of homeless men was not touched The initial steps had been taken looking to co-operation with other philanthropic agencies along several lines. In conjunction with the Merchants' Association, a charities endorsement committee had been formed; a children's agency had been established, and a department of legislation and law organized to originate needed social legislation and to give free legal aid to applicants. For a résumé of the development of the work of the society after the disaster, see Part V, pp. 317–318.

increase in applications during the two post-disaster years under comparison. There are no data to show the sequence of increase or decrease of cases for the earlier period. The number of monthly applications during 1908 and 1909 was as follows:

TABLE 96.—NUMBER OF APPLICATIONS TO THE ASSOCIATED CHARITIES FOR ASSISTANCE, BY MONTHS. 1908 AND 1909[a]

Month	1908	1909
January	474	229
February	815	237
March	417	219
April	219	145
May	172	135
June	195	274
July	146	113
August	152	97
September	115	84
October	173	42
November	126	161
December	150	183
Total	3,154	1,919

[a] As the figures in this table are for the calendar years 1908 and 1909, the totals do not correspond with the figures for the period from June 1, 1907, to June 1, 1909, presented in other tables in this Part. While there were some inconsistencies between various records consulted, as to the number of applications per month, it is believed that the figures presented are approximately correct.

Although for three of the months of 1909, June, November, and December, there was an increase of applications over the corresponding months of the previous year,—an increase of 41, 28, and 22 per cent respectively,—the work for 1909 as a whole, compared with 1908, decreased 39 per cent.

In relating the facts found in the case records of applicants from June 1, 1907, to June 1, 1909, 815, or 12 per cent, of the 6766 records are omitted,—107 because they were found to be the records of cases belonging not to the Associated Charities but to other relief societies; 606 because they were not relief society records, but were those of cases cared for in the City and County Hospital which for reasons of office organization were, during a number of months of the year 1907, filed with the Associated Charities' records; 102 because they were too incomplete to give the required data. The facts drawn from the remaining 5951

cases are compared with 1550 cases of the earlier pre-disaster period. Two hundred and ninety cases, or 15.8 per cent, of the 1840 cases of that period (April 18, 1904, to April 18, 1906), had to be omitted, some because they were records of cases handled by other relief societies, and a larger number because the statement cards lacked sufficient data to permit tabulation. The large number of cases marked "Unknown" throughout this study makes it incontestably plain that the records are lacking in many details. Though admirably complete as compared with those before the fire, and much more so during the years 1908 and 1909 than during 1907, yet data have failed with regrettable frequency.

TABLE 97.—ASSOCIATED CHARITIES CASES CLASSIFIED AS HAVING LIVED OR NOT HAVING LIVED IN THE BURNED AREA, AND BY NUMBER AIDED, AND NUMBER REFUSED AID. JUNE 1, 1907, TO JUNE 1, 1909[a]

Classes of applicants	Applicants aided	Applicants refused aid	Total
Applicants who had lived in burned area:			
With rehabilitation record	1,309	571	1,880
Without rehabilitation record	1,512	604	2,116
Total	2,821	1,175	3,996
Applicants who had not lived in burned area	1,303	439	1,742
Grand total	4,124	1,614	5,738

[a] Data are not available as to the former place of residence of 123 of the 4,247 applicants aided, and of 90 of the 1,704 applicants who were refused aid.

One point on which the records in many cases fail to supply information is as to whether or not the applicant had been burned out. In the previous studies of this Survey no division has been made of the refugees into the two classes of those who lived within or without the burned area, because dependency as a result of the disaster was known to be due not alone to having been in the first named class. Since one of the vital points of this study, however, is to determine how much of the relief work of the Associated

Charities during the second of the two-year periods was due, directly or indirectly, to the earthquake and fire, an effort has been made to reach the point by dividing the 5,738 applicants about whom the fact was known into two groups: 3,996, or 69.6 per cent, of whom had lived within the burned area; 1,742, or 30.4 per cent, of whom had lived without. The further classification given in Table 97 reveals the interesting fact that a large number of persons who had lived in the burned area made no recorded application for rehabilitation until after June, 1907.

Fifty-three per cent of those burned out, who by June, 1909, had come to the Associated Charities for assistance, first made application for relief needed as a result of the disaster, after the rehabilitation work was done. Many of them had undoubtedly received their share of clothes, had stood in the bread line, and had lived in the camps, but as their names are not on the records of the Rehabilitation Committee they had had, up to the time that they applied to the Associated Charities, no rehabilitation in the accepted sense of the term.

3. SOCIAL CHARACTER OF THE CASES

The social characteristics of these cases are second in importance only to the question of their relation to the disaster.

What do the records show with regard to their nationality, their family relations, their ages, the size of their families, their occupations, and their characteristics in general? What were the disabilities that drove them to ask for help? What proportion of the disabilities from which they suffered can be marked against the rehabilitation methods?

Forty-one different countries, as shown by Table 98, are represented by the persons who made application in each of the two-year periods, and of whom the place of birth was learned.

The situation as far as nationality governed application shows but slight variation between the two periods of time. There are, however, a few interesting variations; as, for instance, the falling off in the second period in the number of applicants born in the British Empire, in the Scandinavian countries, and in the United States. Only the Irish and Italians have materially increased their proportionate numbers. Did the relief funds cause

Completely devastated. First tents in Washington Square

Partly Rebuilt. Cottages in Washington Square

TELEGRAPH HILL AND WASHINGTON SQUARE

this increase, or did the catastrophe bear most heavily on these nationalities? When it is recalled* that the Latin Quarter was wiped out and that "South-of-Market," largely the residential quarter of the poor Irish, was entirely burned, the fire seems undoubtedly to be responsible.

TABLE 98.—NATIVITY OF APPLICANTS FOR RELIEF FROM ASSOCIATED CHARITIES, BEFORE FIRE AND AFTER FIRE [a]

Nativity	APPLICANTS OF EACH SPECIFIED NATIVITY			
	Number		Per cent	
	Before fire	After fire	Before fire	After fire
United States	532	1,933	42.7	37.0
Ireland	135	734	10.9	14.0
Italy	65	541	5.2	10.4
Spain, Mexico and Porto Rico	113	500	9.1	9.6
Germany	118	475	9.5	9.1
Great Britain, Canada and Australasia	113	373	9.1	7.1
Norway, Sweden and Denmark	38	138	3.1	2.6
Finland, Russia, Poland and Armenia	32	150	2.6	2.9
Other countries (24)	97	381	7.8	7.3
Total	1,243	5,225	100.0	100.0

[a] Data are not available as to the nationality of 307 of the 1,550 persons applying for relief before the fire, and of 726 of the 5,951 persons applying for relief after the fire.

No question is of greater importance than that involved in the relation between relief and the family. In Parts I and II the effort of the Rehabilitation Committee has been shown to have been to limit closely the amount of aid given to single, able-bodied persons and to able-bodied men.† This policy is shown in the following table to have influenced the work of the Associated Charities also, so that the widow and the handicapped family received primary consideration in the extended rehabilitation work.

* Part I, p. 4.

† See Part I, p. 47, and Part II, p. 123. This policy was, of course, being carried out in spirit when breadwinners were helped not with continued general relief, but with means to re-establish a home through a housing or business grant.

TABLE 100.—AGE OF PRINCIPAL BREADWINNER IN FAMILIES APPLYING FOR RELIEF FROM ASSOCIATED CHARITIES. JUNE 1, 1907, TO JUNE 1, 1909 [a]

Age of breadwinner	FAMILIES WITH BREADWINNER OF EACH SPECIFIED AGE	
	Number	Per cent
Under 30 years	682	16.2
30 years and under 35 years	597	14.2
35 years and under 40 years	647	15.4
40 years and under 60 years	1,632	38.8
60 years or over	646	15.4
Total	4,204	100.0

[a] Data are not available as to the age of the principal breadwinner in 1,747 of the 5,951 families applying for relief after the fire.

TABLE 101.—AGE OF PRINCIPAL BREADWINNER IN FAMILIES APPLYING FOR RELIEF FROM ASSOCIATED CHARITIES, BEFORE FIRE AND AFTER FIRE, BY FAMILY TYPE [a]

Family type	Families for which information as to age of breadwinner is available	FAMILIES WITH BREADWINNER 40 YEARS OF AGE OR OVER	
		Number	Per cent of all families
Married couples with children			
Before fire	372	83	22.3
After fire	2,012	946	47.0
Married couples without children			
Before fire	84	26	31.0
After fire	522	293	56.1
Widows and deserted women with children			
Before fire	135	44	32.6
After fire	1,302	864	66.4
Widowers and deserted men with children			
Before fire	34	17	50.0
After fire	164	110	67.1
Other family types			
Before fire	36	5	13.9
After fire	204	65	31.9
Total Before fire	661	175	26.5
After fire	4,204	2,278	54.2

[a] Data are not available as to age of the principal breadwinner and family type for 889 of the 1,550 families of persons applying for relief before the fire, and for 1,747 of the 5,951 families applying for relief after the fire.

Largely rebuilt. Washington Square restored to park uses

TELEGRAPH HILL AND WASHINGTON SQUARE

The preponderance of applicants past forty in the second period is not surprising. Given a prosperous community and care in dispensing aid in time of disaster it was to be expected that those approaching middle age would be the ones to apply for and to receive aid.

It is interesting to note whether the strain due to the conditions following the disaster was felt more by the native or by the foreign born married groups.

TABLE 102.—AGE OF PRINCIPAL BREADWINNER IN FAMILIES THAT HAD BEEN BURNED OUT APPLYING FOR RELIEF FROM ASSOCIATED CHARITIES, BY NATIVITY AND REHABILITATION RECORD. JUNE 1, 1907–JUNE 1, 1909 [a]

Nativity and rehabilitation record	Families burned out for which information as to age of breadwinner is available	FAMILIES BURNED OUT WITH BREADWINNER 40 YEARS OF AGE OR OVER	
		Number	Per cent
Native born			
With rehabilitation record	558	322	57.7
Without rehabilitation record	473	226	47.8
Total	1,031	548	53.2
Foreign born			
With rehabilitation record	966	666	68.9
Without rehabilitation record	1,032	583	56.5
Total	1,998	1,249	62.5
All cases with rehabilitation record	1,524	988	64.8
All cases without rehabilitation record	1,505	809	53.8
Grand total	3,029	1,797	59.3

[a] Data are not available as to age of the principal breadwinner, nativity, and rehabilitation record for 967 of the 3,996 burned out families applying for relief after the fire.

The answer given by the table is that the foreign born family was older than the native born, whether it had had rehabilitation aid before applying to the Associated Charities or not. The facts indicate that the courage and resourcefulness of comparative

youth whether of the foreign or of the native born, tended to make men under forty wait until all other resources had failed before appealing for aid.

The number of children shown in Table 103 gives but the approximate number of living children of the different families. Though data were fairly complete for children, minor and adult, living at home, there were probably many instances in which children who were married or no longer members of the household, were not named on the statement card. The count, however, tells facts sufficiently interesting to a student of dependency to warrant its inclusion.

TABLE 103.—NUMBER OF CHILDREN IN FAMILIES HAVING CHILDREN APPLYING FOR RELIEF FROM ASSOCIATED CHARITIES, BEFORE FIRE AND AFTER FIRE

Number of children	FAMILIES HAVING EACH SPECIFIED NUMBER OF CHILDREN			
	Number		Per cent	
	Before fire	After fire	Before fire	After fire
One	263	1,204	32.4	32.7
Two	205	989	25.3	26.9
Three	150	608	18.5	16.5
Four	85	370	10.5	10.0
Five	58	255	7.2	6.9
Six	26	130	3.2	3.5
Seven	9	69	1.1	1.9
Eight	9	36	1.1	1.0
Nine or over	6	21	.7	.6
Total	811	3,682	100.0	100.0

In the first period only 6 per cent of these families applying had more than five children; in the second only 7 per cent. Seventy-six per cent of the families in each period had three or a smaller number of children. Large families evidently played a small part in the dependency situation. It is true that the cases which presented serious problems of treatment were often those with a large number of children, but the actual number of such cases was small. The high average age of the applicant and the likeli-

hood, therefore, of his having unrecorded children living away from home must, it is reiterated, be borne in mind.

The applicants in 75 per cent of the cases of the second period, mentioned in Table 104, were found to be suffering from two or more disabilities. The classifications were taken from the case records.

TABLE 104.—CAUSES OF DISABILITY AMONG APPLICANTS FOR RELIEF FROM ASSOCIATED CHARITIES, BEFORE FIRE AND AFTER FIRE

Disability	CASES IN WHICH THE CHIEF DISABILITY WAS AS SPECIFIED			
	Number		Per cent	
	Before fire	After fire	Before fire	After fire
Death	31	111	2.0	1.9
Illness	493	1,366	31.8	23.0
Old age	56	344	3.6	5.8
Accident	94	264	6.1	4.4
Unemployment	302	1,532	19.5	25.7
Laziness	26	184	1.7	3.1
Desertion or divorce	90	151	5.8	2.5
Vicious habits	143	295	9.2	5.0
Other disabilities	315	1,704	20.3	28.6
Total	1,550	5,951	100.0	100.0

The largest single disability for the second period was unemployment. Of those who applied to the office between June, 1907, and June, 1909, 1532, or 25.7 per cent, came for the alleged reason that they were out of work. The greater percentage of illness before than after the disaster is also noteworthy. Included in the other disabilities or handicaps that led to application for relief should be mentioned unsanitary surroundings and overstrain, the latter a term used to describe a general break-down of nerve due to the conditions following the disaster. Under the caption "vicious habits" are included all cases in which drunkenness, the drug habit, brutality, licentiousness, or professional mendicancy had played their part in bringing persons to be a charge upon a charity office. Add to those classed as having vicious habits

those who were recorded as being lazy, as having deserted or divorced a partner, and 49 of those reported under "other disabilities" who had been neglectful or had served a penal term, and we have a total of 679 persons of the second period who may be said to have come to make application, or caused others to apply, by reason of the effects of wrong living. As this count does not include those whose illnesses resulted from evil practices or those whose unemployment resulted from disabling vice, it is not complete. It indicates, however, that dependency after the fire did not come in an exceptionally large number of cases as a result of evil living. Before the fire vicious habits were reported as responsible for 9.2 per cent of all the cases of distress.

4. OCCUPATIONS OF APPLICANTS

In the table that follows all applicants for relief for the second period are classified by general occupation.

TABLE 105.—APPLICANTS FOR RELIEF FROM ASSOCIATED CHARITIES CLASSIFIED BY GENERAL OCCUPATIONS, AS REFUGEES WITH AND WITHOUT REHABILITATION RECORD, AND AS NON-REFUGEES. JUNE 1, 1907, TO JUNE 1, 1909

Occupation	APPLICANTS WHO HAD LIVED IN BURNED AREA			Applicants who had not lived in burned area	Applicants whose former place of residence is doubtful	Total of all classes
	With rehabilitation record	Without rehabilitation record	Total			
Professional service	44	38	82	45	6	133
Public service	11	7	18	10	..	28
Personal and domestic service	574	366	940	252	13	1,205
Unskilled labor	255	372	627	288	20	935
Transportation	94	110	204	83	10	297
Trade	172	114	286	109	15	410
Manufacturing and mechanical industries	579	460	1,039	371	30	1,440
Miscellaneous occupations	24	32	56	30	3	89
Unknown	127	617	744	554	116	1,414
Total	1,880	2,116	3,996	1,742	213	5,951

A street, showing close quarters in camp

WASHINGTON SQUARE CAMP

In between 23 and 24 per cent of the cases, the facts of occupation were not stated in the records. A study of the cases remaining proves how widely need distributed itself through all economic classes in the community. The persons enumerated were engaged in about 200 different callings.

Of the 4,537 persons for whom data concerning occupation were secured, 32 per cent were employed in the manufacturing and mechanical industries, 27 per cent were in personal and domestic service, and 21 per cent were in unskilled labor. The proportion of applicants in trade was 9 per cent and in transportation between 6 and 7 per cent. Less than 3 per cent of the applicants were in professional service or in miscellaneous occupations and less than 1 per cent in public service. Whether considered as having lived within or without the burned area, no striking difference appears in the proportion in each group of occupations.

The facts concerning the occupations of the needy show that the mass of poverty in San Francisco centered, as might be expected, in the same occupations before the fire as afterwards. The data for both periods are presented in Table 106.

TABLE 106.—GENERAL OCCUPATIONS OF APPLICANTS FOR RELIEF FROM ASSOCIATED CHARITIES, BEFORE FIRE AND AFTER FIRE[a]

Occupational group	APPLICANTS IN EACH SPECIFIED OCCUPATIONAL GROUP			
	Number		Per cent	
	Before fire	After fire	Before fire	After fire
Professional service	67	133	6.1	2.9
Public service	13	28	1.2	.6
Personal and domestic service	259	1,205	23.4	26.6
Unskilled labor	243	935	22.0	20.6
Transportation	85	297	7.7	6.5
Trade	107	410	9.6	9.0
Manufacturing and mechanical industries	297	1,440	26.8	31.8
Miscellaneous occupations	36	89	3.2	2.0
Total	1,107	4,537	100.0	100.0

[a] Data are not available as to the occupations of 443 of the 1,550 persons applying for relief before the fire, and of 1,414 of the 5,951 persons applying for relief after the fire.

In the two years before April 18, 1906, as in the two years following June 1, 1907, the largest percentage of persons was engaged in those vocations which are grouped as mechanical and manufacturing trades, as unskilled labor, and as personal and domestic service. The proportion of applicants in these three groups combined was, however, smaller before the fire, totaling 72.2 per cent before the fire as compared with 79 per cent in the later period. This is possibly due, in part, to the fact that the proportion of persons whose occupation was unknown was larger before the fire than after. The proportion of demand for help from persons in professional and public service was larger before the fire than after, for applicants in these occupations constituted 7.3 per cent of the cases in the period from April, 1904, to April, 1906, and only 3.5 per cent of the later cases. The disaster only slightly affected the proportion of persons in need who were in transportation employment or in trade. Before the fire 7.7 per cent of all applicants were in transportation employment and 9.6 per cent in trade, and after the fire 6.5 per cent were in transportation employment and 9 per cent in trade.

No specific data as to income are offered, because after some brief experimentation a study of income seemed futile. A person applying for aid may understate his income because he is humanly open to the temptation of trying to make as good a case for himself as possible, or may overstate it because he does not take into account the amount of irregularity to which he as a weekly or daily wage-earner is subject. In about 3000 of the cases in which income data were available for study, the potential earning power could have been in every case safely estimated by the occupations. The income for the average breadwinners, most of them semi-skilled, may be said to have approached during the periods stated the sum of $15 to $20 per week, an amount that represents something near the minimum earning power of the wage workers in San Francisco, a class of persons paid more highly than in any other part of the United States. For instance, among the American families burned out who were given aid, 32 gave their earning power at $10 to $15 per week, 27 at $15 to $20, and 21 at $20 or over.

It is of course of fundamental importance that the relief

agent should know the total income of the families or individuals applying for aid. Only by learning what the income actually or approximately is can treatment be made to fit actual need. The record hurriedly written under pressure of work may fail to reveal the facts used by the investigator in determining treatment. The record may not, therefore, show the actual sum of knowledge held and used as the basis for treatment. The record, on the other hand, may be no more meager than was the investigation that it records. In the latter case, investigation, as well as treatment, has been in the hands of an agent who has lacked either time or training, or both, to do work such as is called for by the present standards of adequate case work.*

Summarizing the facts concerning the character of the cases and the situation that forced these individuals to seek aid, it would appear that the cases group themselves into three leading types.

1. Dependency because of abnormal conditions.

2. Dependency because disaster had converted semi-dependency into complete dependency.

3. Dependency because character and circumstance, irrespective of abnormal conditions, induced dependency.

It is plain that each group requires a separate treatment and that in estimating the character and utility of the relief measures applied, each class will have to be kept in mind. A conscientious effort was made to find how many of the applicants belonged to both periods of treatment, but the results of the efforts were so inconclusive that they cannot be given.

* See Part III, p. 173, for method of determining income of persons owning their own business.

II

THE METHODS OF RELIEF EMPLOYED

1. RE-APPLICATIONS

THE preceding chapter makes plain that from June, 1907, to June, 1909, there was made on charity the largest demand in the history of San Francisco, and it seems safe to assert that the majority of those who asked aid would never have done so had they not been suddenly overtaken by the material losses and physical strain of a great disaster.

This chapter deals with the policies and costs of relief and the reasons discernible for refusing aid to applicants.

Any account of relief work, to be satisfactory, must include such a statement of the effect of the relief upon those to whom it was given as will enable the reader to decide how far it was appropriate and sufficient for the need it aimed to supply, how far it was given only to those who could or would benefit by its use, and how far, when refused, it was justifiably withheld. An attempt was made to note the instances in which the work of the Associated Charities could be said to have restored a family to efficiency. Only a case by case re-visit, by Relief Survey investigators, which for the reasons given later it was thought best not to make, would have determined the point for any great number of cases.

Table 107 shows the size of the grants and the number of persons that applied to the Associated Charities after having been under the care of the Rehabilitation Committee before June, 1907.

The largest proportion of the earlier grants was for furniture, which were given, in sums of from $75 to $150, to 905 applicants. The next largest was for general relief, by which 388 applicants were aided, in the greatest number of instances because of sickness.

TABLE 107.—SIZE OF GRANTS MADE BY THE REHABILITATION COMMITTEE, BEFORE JUNE 1, 1907, TO APPLICANTS FOR RELIEF WHO AFTERWARDS APPLIED FOR RELIEF FROM THE ASSOCIATED CHARITIES

Amount of grant	APPLICANTS RECEIVING GRANTS OF EACH SPECIFIED AMOUNT	
	Number	Per cent
Under $50	82	4.4
$50 and under $100	420	22.3
$100 and under $150	437	23.2
$150 and under $200	293	15.6
$200 and over	517	27.5
None	131[a]	7.0
Total	1,880	100.0

[a] Of the 131 applicants who received no money grant from the Rehabilitation Committee, 19 received relief other than money.

There is evidence that 1768* persons aided by one group of rehabilitation workers reapplied later to another group.† The question that arises is, Why?‡ In reading the records of cases, reapplication cannot be attributed to any one cause. For example, a group of about 60 lodging-house keepers, the majority of whom had been given over $200 with which to establish rooming houses, had to apply to the Associated Charities for aid in untangling their subsequent business difficulties. In a few instances the first grant served as a spur to ask for more; in other instances the amount given was insufficient to accomplish what was intended; in still other instances, failure of health, inability to secure lodgers, rise of rentals, the bank flurry, the unemployment crises, each played a part in inducing a miscarriage in the plan.

2. EMERGENT RELIEF

The relief given by the Associated Charities from June, 1907, to June, 1909, can be divided from the point of view of material service rendered into three principal types of aid:

* From the 1,880 noted in the table have been deducted the 112 applicants to whom the aid given was neither in money nor in kind.

† It should be borne in mind that persons who reapplied were in many cases making their reapplication to the same individuals who had extended treatment in the first instance. ‡ Part II, p. 127 ff., should be read in connection with this discussion.

1. Moving camp cottages to permanent locations.
2. Giving aid.
   (a) In sums less than $50, or in kind. (Emergency and temporary relief.)
   (b) In the form of care for the destitute sick.
   (c) By finding work for the unemployed.
3. Administering pensions and grants.
   (a) Grants made by the Rehabilitation Committee previous to the assumption of work by the Associated Charities.
   (b) Grants or pensions made by the Associated Charities from money donated by the Corporation on advice of the Rehabilitation Committee.

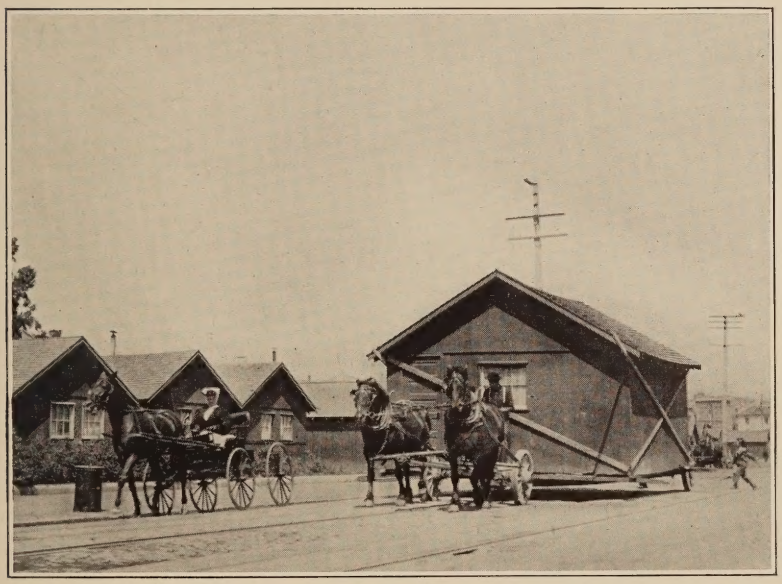
The first type of aid has been already considered. The aid given in money, other than large grants and pensions, and in kind (2, a), is noted in Table 108.

TABLE 108.—EMERGENCY AND TEMPORARY RELIEF GIVEN IN MONEY OR IN ORDERS BY ASSOCIATED CHARITIES. JUNE 1, 1907, TO JUNE 1, 1909[a]

Nature of aid	Number of grants or orders	Amount of grants or orders
Food		
Groceries	3,526	$10,158.44
Meat	3,519	5,301.90
Milk	2,435	2,877.25
Vegetables	23	32.65
Emergency and food	592	2,094.20
Total	10,095	20,464.44
Household		
Rent and furniture	499	6,466.88
Sewing machines	52	1,355.00
Fuel	163	212.35
Total	714	8,034.23
Clothing	212	1,583.37
Lodging	447	639.80
Transportation	27	76.85
Merchandise	718	718.00
Carfare and incidentals	1,042	2,438.57
Grand total	13,255	$33,955.26

[a] Because of the fact that many persons received a number of grants, the total number of grants as shown in this table necessarily exceeds the number of persons receiving relief, as given in other tables in this Part.

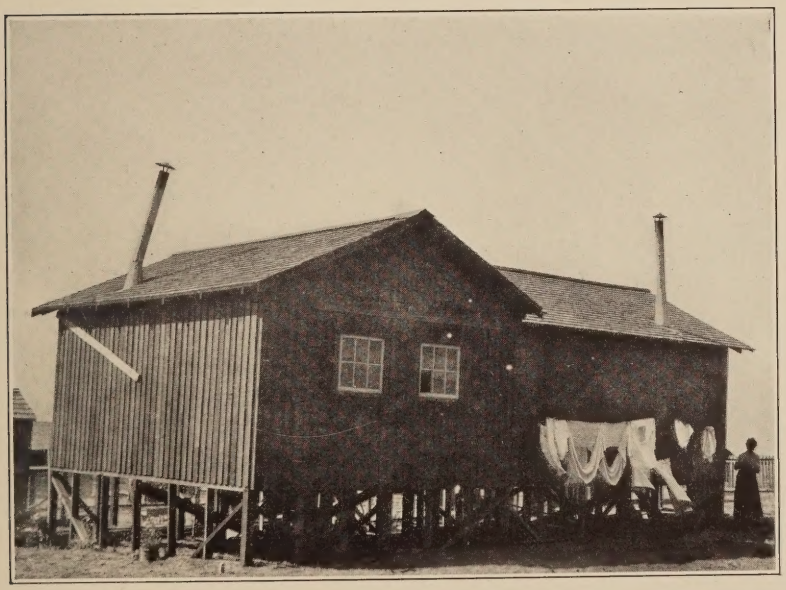
1. The start



2. Well under way

REMOVAL FROM THE CAMP

3. Joining two cottages



4. The completed dwelling

Most of this relief went to persons who would be dependent on aid in normal times and to the unemployed. The relief for the hungry was given for the most part in the form of orders, which varied in amounts from 10 cents to $10.44. The two items "emergency and food" are classed together under "food," because they represent temporary aid given to persons whose special emergent need was food, but who had to have coupled with it other necessities. The rent and furniture grants varied in amounts from $1.00 to $75. A small supply of half worn clothing was kept on hand for distribution. This supply was drawn on in some instances; in others, money or an order was given for the purchase of new clothing. Materials for clothing, "merchandise," were given in the form of $1.00 orders.

The following table shows actual expenditures for medical relief made by the Associated Charities in the course of its case work.

TABLE 109.—EXPENDITURE BY ASSOCIATED CHARITIES FOR CARE OF SICK, IN ADDITION TO AID FROM RED CROSS FUNDS. JUNE 1, 1907, TO JUNE 1, 1909

Nature of aid	Number of grants	Amount of grants
Glasses	79	$229.73
Ambulance	6	21.00
Hospital	9	118.14
Surgical	23	230.22
Prescriptions at $.25	847	211.75
Prescriptions for larger amounts	1,351	1,181.38
Total	2,315	$1,992.22

In Parts I and II accounts have been given of how the Department of Relief and Rehabilitation aided the hospitals in their care of the sick. To the Associated Charities, however, fell the task of caring for the sick poor in their homes, a task made doubly heavy because of the scattering of the applicants throughout the city. In the table of disabilities, in Chapter I,* it has been shown that although the percentage of sickness among applicants

*See Table 104, p. 293.

was less in the second period than in the first, the number of sick persons to be cared for was much greater. As the expense of caring for the sick in their homes was not made solely chargeable upon the Relief and Red Cross Funds, physicians and nurses having given their services freely, specific enumeration of services rendered to the sick does not belong to this particular study.

The Society's employment bureau was during the two-year period after the fire in charge of a paid agent, who replaced the volunteers that had been able before the disaster to give but irregular service. As has been shown in the preceding chapter, the community was called on to care for an unusually large number of middle-aged women, widows with children, and aged men. The employment agent had therefore to deal with the problem of the more or less untrained, incapable worker, with whom a regular agency could not or would not grapple.

In looking through the records, applicants were found to have been of all ages, but except during the unemployment crises of February and October, 1908, they were predominantly feminine. In regard to capacity the majority were low-skilled. Among these were the usual types of persons: the willing and able to work, pathetically few in number; the willing but inefficient because too delicate, too refined, or too specialized as to training; and the willing, the eager for employment, who ought to be protected from work. In the last class were not only the obviously incapacitated, but the children under suitable working age and the widowed mothers.

The good social service work done by the employment agent in showing women in what way they could best serve the real welfare of their children and in bringing them in touch with the public and private sources of relief is an interesting and suggestive story, but it is not one that belongs to this Relief Survey, except in so far as it shows that the Associated Charities itself was enabled to do better work for its people after having passed through the ordeal of the rehabilitation work than before the disaster. The fine spirit of independence that drove some to persist in seeking work is illustrated by the following stories.

An Irish widow who had been burned out and who was suffer-

ing from incipient tuberculosis applied for work. She consented after much persuasion to go to a home farm near San José, where for the sake of her self-respect she was to do some housework. After a week or more a letter arrived from the perplexed head of the house saying that the Irish woman had suddenly and summarily left with the announcement that she'd "rather die than be so lazy." She had left to hire out as a cook in a family which was quite unaware of her being tubercular.

Another woman accepted aid to carry out an employment plan which was somewhat opposed to her own. She dropped from sight, apparently having acquiesced in the office scheme. A year later she was found at a different address placidly pursuing, with fair success, the vocation she had been warned not to undertake on account of probable failure through ill health.

A widow in wretched general health who was burned out, had received before June, 1907, in addition to the aid of the camp and bread line, $1.00 for expressage. She came to ask the Associated Charities in the late spring of 1908, for money to go into business. Even the staff, whose policy was to make the largest possible concession to plans made by the applicant, hesitated and proposed that she do something involving less personal responsibility. She refused, so some generous-hearted members of the Rehabilitation Committee interceded for her. Two grants were made therefore, contrary to the judgment of the society's staff, of $150 and $200 respectively, to be used under Associated Charities supervision for business purposes. In June, 1909, the woman was reported to be dying in a hospital; the business enterprise had failed.

In finding work for applicants a standard rate of wages for standard work was insisted upon. For all work the quality of which was below par by reason of the delicate health, relative inefficiency, or character defect of the applicant, the employer was left to settle terms with the employe. The greater number of women were given the only employment of which the average untrained middle-aged woman is capable; domestic work, "day's work," and house cleaning were paid for at prices ranging from $1.50 per day to $2.00 per day, plain sewing at $1.60 per day, care of the sick at $10 per week.

The two periods of unemployment which came in February and October, 1908, and which came as an indirect result of the disaster, brought heavy problems.

On February 5, 1908, arrangement was made to give work to unemployed men. It was decided that work orders should be granted to those applying, preference being given to men with families. From February 5 to March 26, 1781 work orders of three days each were given, a total of 5343 days' work. As there were a number of repetitions, 1781 work orders represented about 920 men at work during the—approximately—six weeks. The majority of the men were untrained. One hundred and ninety-eight who had training were classified as follows: Bricklayers and stone masons, 7; electricians, plumbers, machinists, and engineers, 44; upholsterers, 2; watchmakers, 3; painters, 11; butchers, 5; cooks and bakers, 13; carpenters, 74; teamsters, 22; clerks and bookkeepers, 17. About 15 per cent of the 198 were members of unions. Most of the applicants had large families dependent upon them. As they were chiefly men newly arrived in San Francisco who expected to profit by the demand for labor created by the rebuilding, they were in reality not a fair charge on the relief funds. Their only relation to the earthquake and fire was the fact of their having been attracted to the city after April, 1906, by what proved to be in their case a Will-o'-the-wisp. The Porto Ricans and the Russians lead in the number of those who had come to San Francisco after the fire, and these are followed in point of numbers by the Mexicans and the Spanish.

As to the kind of work provided, four plumbers, six carpenters (all union men), and some of the laborers were set to work on the camp cottages. Seventeen of the carpenters were given work on the new Associated Charities building then in process of construction. Other groups were given work by the Corporation in repairing the almshouse road, in taking apart buildings at Stanley Place, South Park, and Lobos Square, and in loading wagons with warehouse supplies to be taken to the Relief Home. At this time and in the similar crisis in October, preference was given to family men. The payment was made either in money, or in kind; sometimes in both. Ninety-seven per cent of the men were paid at the following rate for three days' work: Meat order,

$1.00; grocery order from the store room of the Associated Charities, $3.00; and cash $.50. In some few cases, to those who were sent to work on the almshouse road, carfare also was given. As the Associated Charities purchased all groceries at wholesale, it was able to give four dollars' worth of groceries for the three-dollar order. Men with large families, if they had no other employment were allowed five days' work each week instead of three.

In October, 1908, about one-third of the men given employment were put to work upon a temporary tuberculosis hospital which was being built at the Ingleside Track. Four hundred and forty-two dollars in labor was paid for building four large wards, a diet kitchen, medicine closets in each one of the wards, and the bath and toilet rooms. Two-thirds of the men worked either at the almshouse or at the quarry which was started and run for several weeks by the Associated Charities. Many of the men, however, resented being put at quarry work which they considered belonged to convicts. Their dissatisfaction, the physical inability of a large number of them to do such heavy labor, and the inclemency of the weather, which caused the work to be intermittent, made the experiment one that can not be classed as a notable success.

To carry on this work for the unemployed the San Francisco Relief and Red Cross Funds made during February, March, and October, 1908, three appropriations of $5,000 each. Of this amount, $14,105.26 was expended in wages or equivalent aid to unemployed men and their families.

3. PERMANENT RELIEF

The work of relief was carried on with most care in the case of those applicants to whom money had been given in sums of over $50, in some instances in one grant, in others, in the form of pensions. Though numerically of relatively slight importance, these cases occupied so much of the attention of the force that they may justly be taken as most representative of policies and accomplishments. The amounts of the gifts are shown in Table 110. The grant was made most often to the family whose dependence was a result of the abnormal times.

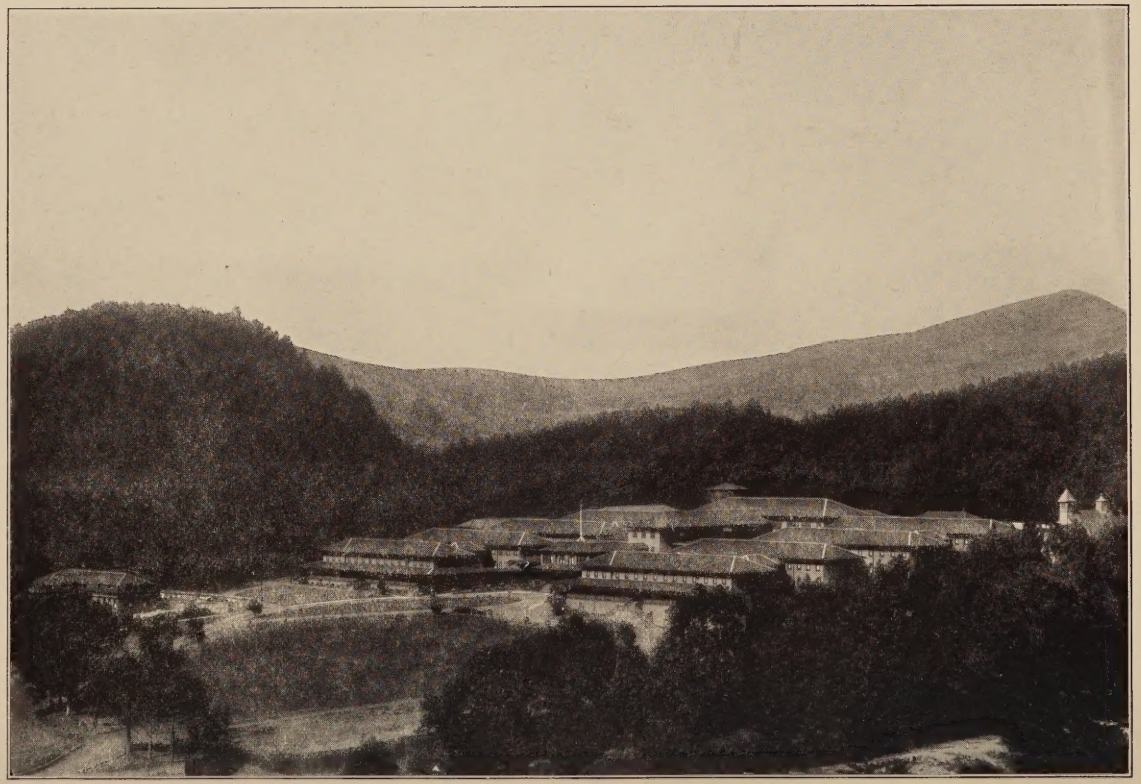
TABLE 110.—GRANTS AND PENSIONS OF $50 AND OVER GIVEN BY THE ASSOCIATED CHARITIES[a]

Amount of grant or pension	Grants or pensions of each specified amount
$50 and under $100	28
$100 and under $150	55
$150 and under $200	47
$200 and under $250	48
$250 and under $300	8
$300 and under $350	11
$350 and under $400	4
$400 and over	4
Total	205

[a] Some grants of over $50 have been grouped with the emergency relief cases.

The disaster case has many variations, but the common mark is that the applicant is thrifty, in fairly good health, and capable of self-support. Adventitious circumstances brought a reduction or a loss of income. With rare exceptions, when the grant was sufficient the family became entirely self-supporting. The policy of the office was to find what had been the former standard of living, and to aid so that not only would the same standard be maintained but a higher one if possible attained. The two cases that follow illustrate how in 18 or more cases a grant of from $75 to $500 gave the aid needed to make a fresh and successful start.

A peddler of imported linen goods, in poor health, with a wife also in poor health, and four children under fourteen years of age, who had been burned out, asked for no aid until 1908. He believed he could do without help, but when the wife became very ill the man knew that he must appeal for relief. He was granted at once $250 to purchase a stock of goods, though his plan for resuming his old business was vague. For about three months, as the family seemed able to care for itself, the case was not held under treatment. Then the wife died, leaving the man as sole caretaker of four ill children. The children, three suffering with typhoid fever and one with tuberculosis of the hip, were sent to a sanatorium and a grant of $150 was secured, which was supple-



HOME FOR THE AGED AND INFIRM (the "Relief Home")

mented later by a grant of $300. A large part of these two sums was spent for hospital treatment, but the remainder was invested in getting the man to make a fresh start at his old business of selling imported linens. When the family was revisited in June, 1909, the man's sister-in-law reported him as making a good living. Having employed a housekeeper, he was able to keep his children properly and to give them a suitable education. This expenditure of $700 lightened burdens brought alone by disaster and illness.

An American widow fifty-nine years of age, with a daughter of forty stone deaf and in ill health, and the daughter's three children under thirteen, had kept a boarding house before the fire in fairly comfortable quarters in one of the busier districts of San Francisco. The daughter, separated from her husband, an inebriate and a gambler, was entirely dependent on her mother. With high courage the fine woman planned to rent and furnish a hotel in one of the smaller watering places of the state. The Rehabilitation Committee gave her $400 for the purpose. The venture failed, so two years later she applied to the Associated Charities for rehabilitation. She was given $200 with which to move the furnishings saved from the first venture to a suburban town, where she now has a successful rooming and boarding house. She is valiantly carrying her own burdens.

There are some 20 or more cases whose success is dubious, because the money was used for purposes for which it was not intended; because the plan to keep a domestic group intact through the expenditure of a large grant was frustrated; or because defective character balked the rehabilitation plans. In most of these cases the investigation failed to unearth characteristics or resources which, if discovered, would have made a flat grant unnecessary or undesirable.

Pensions were granted of course for several different ends. In a good many instances they were given primarily to tide a family over the period during which one of the younger members was being given a good business training so as to be prepared to undertake the chief support of the group. These so-called "scholarship" grants had definite and satisfying results. A typical case will illustrate the method.

A Mexican seamstress of thirty-five and her three orphan sisters were living together at the time of the disaster. One of the sisters, aged thirty-three, had to be sent afterwards to a hospital for the insane. A married sister, aged thirty-four, with a child of three years, was deserted by her husband the day of the earthquake, and had to place the child in the Orphans' Home. The deserted wife assumed charge of the household, and the two young sisters of fifteen and thirteen who were markedly intelligent were kept at school. The seamstress was very proud of her young sisters, so she borrowed $20 from a woman who worked in the same factory with her in order that she might send the elder to a business college. Later when taken ill she found herself in debt and unable to carry out her plan. She then applied to the Associated Charities and was given two grants of $75, one for general relief, the other to keep the girl in the business college. The girl graduated and her knowledge of Spanish and English then enabled her to get a specially advantageous position. All the sisters are the better for the grant which raised their social status.

The pension was given most often to persons who, because of the catastrophe, fell into dependency from which, unaided, it was impossible for them to extricate themselves. The unanswered question in connection with these pension cases was: What sum of money, in San Francisco, constituted an adequate monthly sum for the support of a needy family? If a semi-dependent, how much should have been spent before it could be proven whether the power of self-support was latent or was lacking? No one knew, as the community's best practice furnished no guide. The Rehabilitation Committee and the Associated Charities acted on the general principle of granting such pensions as they felt they could afford. The Associated Charities hoped, moreover, that if the sum of $15 to $25 given as a pension were not sufficient, the usual neighborhood help would gradually develop so as to eke out the amount given. The pensions were most often given in the form of money, but in some cases in weekly food orders. The following pension case is illustrative:

A Greek aged thirty-five deserted his wife and five children under thirteen years of age at the time of the fire. Before the

disaster the family was known to the Associated Charities as one in which the man was not meeting his responsibilities. The oldest child, a boy, was a decent, serious little chap; the second, also a boy, was so wild that he had later to be sent to a reformatory; and the three youngest were sickly, weak-eyed little creatures. When the woman made application immediately after the disaster she was given $75 for clothing. She was lost in the big body of refugees, but when found again in the fall of 1908, though pitifully destitute, was making a brave effort to support her children. The eldest boy was given a position as office boy at the Associated Charities at $4.00 a month, a baby from the children's agency was put to board in the home at the rate of $11 a month, and $150 was appropriated, to be given in monthly sums of $20. With this monthly income of $35, $10 of which went for rent, she was enabled, having judgment in expenditure, to get along.

As is brought out in Part VI, an unusual number of old people had been thrown on the community for care. To some of these, who were invalids, pensions were given so that they need not go to the Relief Home.

In the two-year period covered by this study, from June 1, 1907, to June 1, 1909, the total receipts of the San Francisco Associated Charities amounted to $252,046.75.* As has been stated above,† this money was contributed almost exclusively by the Corporation and the Board of Trustees of Relief and Red Cross Funds. The Associated Charities disbursed, in the period dealt with, $236,303.72,‡ of which sum $180,577.78, or 76.4 per cent, was expended directly on relief work, and $55,725.94 was expended on salaries and other administrative expenses.§ The expenditure for salaries amounted to $41,560.21 for the period,—a monthly average of $1,351.80 for the last seven months of 1907, of $2,023.19 for the year 1908, and of $1,563.86 for the first five months of 1909.

*A statement of the receipts of the Associated Charities from June, 1907, to September, 1912, inclusive, is given in Appendix I, p. 419.

† See Part V, p. 283.

‡ The sum of $31,224.11 expended through the Associated Charities for the payment of what were known as the "Red Cross Pensions" is not included in this total.

§ A statement of the disbursements of the Associated Charities from June, 1907, to September, 1912, inclusive, is given in Appendix I, pp. 419-421.

Data are not available for a complete classification of disbursements according to the nature of the relief afforded. It is impossible to state separately the expenditure for the purposes termed in this Part "emergency and temporary relief" and "aid given the unemployed."

It appears from data available that there was a total expenditure by the Associated Charities for housing, from June 1, 1907, to June 1, 1909, of $59,556.06.*

4. RELIEF REFUSED

The policy behind a refusal to aid measures the quality of relief as well as the policy which shapes giving. The cases to which material aid was refused have therefore been segregated and an attempt is here made to state what the records show concerning the basis and utility of such refusal. It will be remembered that 5951 cases applied for relief and that 1704 of these were refused aid. The following table gives the number refused who had or who had not lived in the burned area and the number who had not made application for rehabilitation aid before June, 1907.

TABLE 111.—APPLICANTS FOR AID FROM THE ASSOCIATED CHARITIES TO WHOM AID WAS REFUSED, CLASSIFIED AS HAVING LIVED OR NOT HAVING LIVED IN THE BURNED AREA. JUNE 1, 1907, TO JUNE 1, 1909[a]

Classes of applicants	APPLICANTS REFUSED AID	
	Number	Per cent
Applicants who had lived in burned area		
With rehabilitation record	571	35.4
Without rehabilitation record	604	37.4
Total	**1,175**	**72.8**
Applicants who had not lived in burned area	**439**	**27.2**
Grand Total	**1,614**	**100.0**

[a] Data are not available as to the former place of residence of 90 of the 1,704 refused aid.

* Compare with figures presented in Part I, p. 86. While the amount given above covers all housing relief granted by the Associated Charities for the period from June 1, 1907, to June 1, 1909, the $55,963.50 mentioned in Part I relates to expenditures for moving or repairing cottages during the entire period of the relief work.

It must be borne in mind that the total number of applications made to the Associated Charities on the part of applicants who had been burned out was, 1,880 by those who had had a rehabilitation record before June, 1907, and 2,116 by those who had had no such record. The percentage of refusals is seen to be, therefore, very nearly the same,—about 30 per cent of refusals for the first class, 29 per cent for the second.

Although many of these applicants had rations until, and shelter perhaps for months after they had secured work, to refuse further aid to 1,175 applicants burned out, or 29 per cent of those who made application from June, 1907, to June, 1909, called for an exercise of courage and a holding firm to the well-defined principles of the relief administrators.

The following criticisms are typical of those that had to be answered:

A woman prominent in labor circles, speaking of a rejected case, said to one of the managers of the Associated Charities and voiced a rather widespread sentiment: "I can't see the justice of this picking and choosing. My friend was burned out and was just as good as some of those who received help—and there was plenty of money! Who was it for, if not for the refugees?" Another in writing to the office said: "Mrs. X—— is old and ought not to have to work any more. Surely some of that relief money can be found for her." The bitterness of the refugees themselves made, however, the loudest plaint in the chorus of discontent.

Two classes then, in one or other of which many San Franciscans are today, quarreled with this policy of investigating the claims of the refugees; on the one hand, those who held theoretically that all who had felt the blow should, if they asked, receive help; on the other, those who held concretely that they themselves, having been losers, had a "right" to a portion of the relief fund.

The natural desire to give generously to the limits of one's capacity, especially to those whom disaster has robbed of competence, is what constructive charity work always has to face from those who "cease not to give without any regard." As years make it possible to view without prejudice the aim and result of the more cautious, less emotional policy pursued, it seems demonstrable that time will vindicate the much criticized deliberation of the

Rehabilitation Committee and the Associated Charities. As has been considered in Part I, the extent of need and of the sum to meet it were both unknown, and what was foreseen happened,—that a portion of the fund was needed to be held in reserve for those who at first courageously refrained from asking help, but who as the strain proved too great necessarily appealed. The dual risk of giving to the sham refugee and of carrying the man who could help himself and who was inclined to lean on relief could only be avoided by careful investigation and treatment, even though both raged at the refusals of an "unjust" committee. The final argument is that no relief should be so generous as to dry up the normal sources of aid in a community. That aid is wisest which rouses all the neighborhood and civic sources of help into effective action.

It is undeniable that the records show a certain number of persons to have been refused aid who seemed as entitled to help as some who by influence or persistence got at least a minimum. "Influence" is used with no invidious intention. In San Francisco as in every other community a certain number of wholly disinterested persons bear an enormous share of the burden of the charity work. When these asked aid for a case and gave their word that it was deserved, it was difficult, often impossible, to deny the aid. The Associated Charities did give help in a good many instances where in its own judgment aid could have been refused and the cases left for reconstruction to neighborship and individual capacities. Table 112 shows the causes for refusal to aid.

The first three reasons for refusal and the ninth and tenth could be brought under the heading "thirst for relief money," and make the total for the type, 516, or 30.3 per cent of the refusals. The attitude of mind was expressed collectively by the naïve Italian woman who said frankly that she "thought they could get something nice," and by the Irish woman who said with equal naïveté "they could get something for the asking." The 77 applicants who asked for money for purposes of relief no longer being granted, asked aid too late for the building of a cottage or for the moving of a house or for furniture. Twenty-seven of these had not been burned out, and about two-fifths of the remaining 50 had had rehabilitation before June, 1907.

TABLE 112.—REASONS FOR NOT GIVING AID FROM ASSOCIATED CHARITIES TO APPLICANTS

Reason for not giving aid	Applicants who had lived in burned area		Applicants who had not lived in burned area	Applicants whose former place of residence is doubtful	Total
	With rehabilitation record	Without rehabilitation record			
Applicant merely seeking more relief money	54	36	21	3	114
Applicant has already had as much money as is justified	29	4	1	..	34
Applicant able to get along without help	143	149	61	15	368
Applicant has relatives who can help or have helped	27	54	30	2	113
Money no longer given for use desired	19	31	25	2	77
Applicant would not accept aid offered	24	27	11	3	65
Applicant's plan unpracticable	19	14	26	1	60
Applicant withdrew application	25	30	43	5	103
Case reported without knowledge of applicant	10	3	13	8	34
Pauperization feared	7	3	3	..	13
Applicant a professional beggar	31	14	11	2	58
Applicant lazy	4	12	4	..	20
Applicant vicious	5	11	8	1	25
Applicant a drunkard	34	17	4	3	58
Applicant unthrifty	3	11	4	..	18
Applicant could not be found	13	40	36	14	103
Aid received from other sources or case referred to other societies	53	68	73	19	213
Disposal of application not known	71	80	65	12	228
Total	571	604	439	90	1,704

In reading some of the cases of families burned out who had no rehabilitation record in the group of 368 "able to get along without aid," the question often mooted was, "If these were not given, why were others?" This may be a feeling, not a judgment. It is probable that the records, though relatively complete, do not tell enough to permit a fair judgment, but it is one of the

regrets of the analyst of these cases that in justice to the difficulties of the current work they could not be re-visited. The protest of the office was that re-visits would stir a whole neighborhood to descend upon it again in hope that there was a little more money to be distributed,—a protest voiced concretely by one visitor, who said, "We can scarcely be seen to pass along the street in a given neighborhood without receiving calls a few days later from people eager to know if there is any more relief money to give away." The objection, based as it was on a recognition of human frailty, had to be respected. Other objections given to a re-visit were that some persons would be found to be so disgruntled that a fair statement could not be got from them; that others were too stupid to understand the questions or too indifferent to care to answer them. An attempt to re-investigate any of these groups would fairly seem to have been a waste of effort and money.

The small number, 13, refused on the ground of fear of pauperization may raise a smile, but the heading is a reflex of the dread in the minds of some of the visitors. "This is a very decent family who have never had aid," writes one of the visitors, "and I do not think it well to begin for fear of pauperizing them." It is noteworthy that of the 58 refused as "professional beggars," 45 had lived in the burned area and of these 31 had rehabilitation records; that of the 58 refused on account of alcoholic habits, 51 had lived in the burned area, 34 of whom had a rehabilitation record. Whether these refugees had acquired the habits of begging and of drinking after the earthquake experience is not shown by the records. The individuals in these last two groups, many of whom were members of families, needed much more than they asked for, but the thorough investigation and constructive treatment they should have received could not be meted out to them at a time when material assistance was the overwhelming issue.

5. CONCLUSIONS

Positive questions have been asked; they have received but few definite answers. It is easy to question, but hard to answer positively, when past efforts are but meagerly recorded, and present efforts are too fresh for an accurate measure to be taken of their

results. It is a simple task theoretically to define a line of inquiry; it is a complex one to separate human beings into classes and to determine just what circumstances of character and condition forced each into his appropriate place.

The notable facts for the inquirer as to the effect of the disaster upon the dependency situation are these: There were a little over three and one-half times as many applicants for aid at the Associated Charities during the two years from June, 1907, to June, 1909, as in those from April 18, 1904, to April 18, 1906.

It is not as plain as could be wished how many of the 3996 applicants to the Associated Charities who had lived in the burned area were charges on public or private charity before the fire, or would have become so in any case. The point seems hardly demonstrable.

What is plain beyond question is that the disaster brought for the two years a burden of dependency of over three times the ante-disaster proportions. What is not so plain is how far the relief funds swelled these proportions.

As to results, the records prove some definitely successful instances of aid given. Health restored; financial independence regained by the capable, temporarily dependent; and relatives or friends found to support dependent adults and minors, are achievements cheeringly demonstrable in 25 per cent of the cases.

A relief fund whose amount was fairly adequate to meet the need has had one patent result. A number of persons tottering toward dependency by reason of the failing health of a breadwinner, of a wife, or of children, who in ordinary times would not have been helped in San Francisco, at the right moment received the inspiration of friendly visitors and the instruction of trained nurses. The intellectual and physical care added to the material combined to stay deterioration, and in some instances to raise standards.

The more insistent call of the children for protection because of the demoralizing effects of the camp life brought response from the Associated Charities, which through its children's agency found for each defenseless child a protecting friend, a foster home, or when nothing else was available or suitable, an appropriate institution.

For the remainder of the cases, results lie less within the range of demonstration. This much is certain; there was neither impulsive nor indiscriminate giving. Though the amount that was spent, inclusive of administration expenses, totals for the period from June 1, 1907, to June 1, 1909, a sum of $236,303.72, yet the first feeling on reading the history of the treatment of the average case was rebellion that in so many instances such niggardly doles had been given. When, as was of course true of adult dependence, the aim was restoration of financial independence, the means granted often seemed insufficient to warrant any hope of success. After this feeling has been for six months tried in the crucible of a careful investigation of the facts of cost of living* and habits of spending among persons of low income, it still seems not without foundation.

One result of the disaster and of the use of the relief funds is the notably increased efficiency in relief work in San Francisco. Out of the widespread experience born of and bred by facing a large and varied round of relief problems, comes the first gain. While it is incorrect to say that San Francisco had no poverty in the days before the fire, it is true that the mass of those seeking aid were dependents because of unemployment and ill health, both due in many cases to ignorance or to vicious practices. The problem of destitution involved in the care of this type of cases does not stimulate a worker to any such broad and aggressive social policies as those which he must meet when handling the cases of capable and nearly self-directing people whom circumstances alone, loss of occupation, insanitary conditions, new situations, force to seek aid and guidance. Add to this fact of greater experience, that the relief funds enabled the work to be carried by a staff of visitors more nearly adequate than before the fire to meet the demand for investigation and treatment. Add the further fact that there had been enough not only to pay for relatively efficient office service but to give aid of a kind approximately sufficient. In a summary of these three gains will be found in part the value to the Associated Charities of San Francisco and to the people it serves

*A study made of the family budgets of 49 cases under care of the Associated Charities from June, 1907, to June, 1909, could not, owing to lack of space, be included in this Relief Survey.

of having been selected as the final agent of the San Francisco Relief and Red Cross Funds will in part be clear.

6. THE ASSOCIATED CHARITIES SINCE THE FIRE

When the Associated Charities set up its own office in June, 1907, the allowance of money made to it from the relief fund enabled the society to form a staff of from 12 to 15 experienced workers; to institute a division of labor among the office force which had never before been possible; to announce the formation of a new department, namely, a civic relief bureau; and to undertake to deal in a thorough-going way with all cases handled by this bureau, obtaining employment for applicants when necessary, and giving whatever relief might be called for by the exigencies of the case.

The co-operation of the Associated Charities with all the other philanthropic agencies of the city has been made much closer by the fire. In working together shoulder to shoulder under the Relief Corporation, the philanthropic agencies of the city became well acquainted with one another and the way was paved for important working agreements.

One such working arrangement is that by which various children's institutions make use of the placing-out department of its children's agency. During the years 1907–1909, 212 children were taken from orphanages and placed in family homes. Curiously enough, only four of these were children of refugees. The work of the placing-out department in 1909 was double what it had been before the fire.

The children's agency has another department which demands mention here, because as a result of the disaster its work has also been doubled. This is the boarding-out department. Its expansion is due to two causes. On the one hand, children's institutions could accept fewer children, having been cut down in capacity by their material losses; and on the other, there had been an actual increase in the number of foundlings, illegitimate infants, and children requiring protection. The records of the juvenile court for 1907–1909 show that 29 per cent of dependency cases came from residents of public camps. The boarding-out department of the Associated Charities had some of these to provide for.

Among the candidates for public care were the children of ten insane mothers and the infants of ten unmarried mothers whose plight was thought to be directly traceable to the situation after the fire.

PART VI

THE RESIDUUM OF RELIEF

THE AGED, THE INFIRM, AND THE HANDICAPPED

Part VI

THE RESIDUUM OF RELIEF: THE AGED, THE INFIRM, AND THE HANDICAPPED

PAGE

I. Ingleside Model Camp 321
1. History of Its Establishment 321
2. Administration 324
3. General Statistics 327
II. Relief and Non-Relief Cases. 335
1. General Analysis 335
2. Applicants and Non-applicants for Relief and Rehabilitation 336
III. Results 356

I

INGLESIDE MODEL CAMP

1. HISTORY OF ITS ESTABLISHMENT

OWING to the general confusion in the city, the emergency character of the relief, and the constant shifting and changing of the homeless population immediately after the earthquake and fire, the first grouping of the refugee camps was entirely accidental. No classification by age, condition, or special need was possible. But among the first naturally to be differentiated were the aged and the infirm, who must be cared for until friends or relatives could assume their support. If they proved ultimately to be friendless as well as homeless and incapable of self-support, provision would have to be made for permanent care. As early as June these classes were sent to Camp 6,* the Speedway, and plans for sheltering those who would require public relief during the ensuing winter were discussed. By the end of July their housing became a pressing problem.

In 1906 the city and county of San Francisco had an almshouse accommodating about 900 persons, situated on a fine tract of land about one mile southeast of Golden Gate Park. Some of its buildings were very old and insanitary, the standard of care was low, and it was full to overflowing. After mature consideration the Corporation finally determined to build a Relief Home on this tract and to present it to the city as a permanent provision for aged dependents; but since it seemed probable that the new building could not be finished before the summer of 1907† it became necessary to provide at once temporary barracks for the shelter of the aged and infirm.

* For description of the official camps, see Part I, p. 78 ff.

† The building of the Relief Home was authorized September 18, 1906, but on account of shortage of lumber and delay due to abnormal labor conditions it was not ready for occupancy until January, 1908.

At that time the cost of lumber, transportation, and labor was excessive, and there was the added difficulty of quickly finding a suitable location. The generous offer of Thomas H. Williams, president of the California Jockey Club, to give free use of the race track buildings, relieved the pressure on the Corporation to make provision for the winter. At Ingleside race track there were 26 stables, each 40 x 160 to 220 feet, containing from 20 to 40 box stalls apiece. The buildings were already piped for water, partially sewered, easily accessible by street car, and in such condition that they could be made ready for occupancy in a short time and at a relatively small cost.

The offer was at once accepted, and the Department of Lands and Buildings was authorized to make the necessary alterations. The stalls were thoroughly renovated to serve as single rooms for inmates. They were cleaned and disinfected, windows were put in, the floors were covered with canvas and the walls with building paper. The hay lofts were converted into dormitories. The buildings were connected with the main sewer to the ocean and each was equipped with toilets, baths, hot and cold water, and a large heating stove. The section to be used as a kitchen was furnished with four large army ranges, and the dining room with a number of long tables and benches, and with enamelware dishes. Simple furniture for each room and for the dormitories, a butcher shop, and storage warehouse, completed the preparations for those who were fairly able-bodied. For the sick a hospital section with a separate kitchen was established, to be used in addition to the annex of St. Luke's Hospital already on the grounds. Finally, one section was set aside as a social and reading room, and another for religious services.

While these preparations were under way, a great diversity of opinion existed as to how many aged and infirm and handicapped refugees would finally remain to be cared for at Ingleside. The population of Camp 6, where the decrepit and semi-able-bodied refugees were concentrated, had been at the beginning of July 756 persons, and was over 800 when Ingleside Camp was ready early in October. It was expected to have added to this latter number a few persons from each of the other camps as these were abandoned, and to subtract a few who did not belong in the

Ingleside Model Camp

special classes for which Ingleside was intended. September 5, Rudolph Spreckels, chairman of the Department of Camps and Warehouses, estimated the final number at 500, because whenever the food kitchens had been closed only a few persons had applied to be admitted to Camp 6.* Seats for about 700 were provided in the dining room at Ingleside.

In the autumn, as fast as the cottages† were completed, the tents were abandoned and the families removed to the cottages. Those not capable of self-support or who had no relatives to care for them were assigned to Camp 6, to be sent to Ingleside when it should be ready. Some of this residue refused to go to Camp 6, and managed to find friends or work at the last moment,‡ so that when the inmates of Camp 6 were finally removed to Ingleside between October 8 and October 29, there remained to enter only 400 from Camp 6, and 84 from all the other camps,—a total of less than 500. The subsequent condemnation of the old City and County Hospital followed by the accidental burning of one of the almshouse buildings in the spring of 1908 made it necessary to send some inmates of both these institutions in March, 1908, to Ingleside Camp, which had been closed following the transfer of the aged and infirm in January to the Relief Home. One hundred and thirty-one almshouse inmates were about to be moved to Ingleside in the latter part of October, 1907, when the politicians discovered that this would deprive the almshouse men of their residence and invalidate their vote in the impending election. Some of the newspapers spoke of it as "a political job to deprive registered voters of the suffrage which had been enjoyed for years" and the transfer was finally postponed till after election. These 131 almshouse inmates are not included in the detailed statistics which follow.

At no time was the number of inmates higher than 809. Altogether 1,287 names were registered on the index book during the fifteen months of its existence. This discrepancy of approximately 500 between the highest number and the total

* San Francisco *Chronicle*, Sept. 6, 1906. † See Part I, pp. 82 and 85 ff.

‡ See preceding reference, also, for part taken by Associated Charities in reducing number of the residue chargeable on the new institution.

population of Ingleside represents the movement of the more able-bodied and least permanent residents of the camp. In the detailed study of cases it will appear that a certain number of adults were sent to Ingleside who did not properly belong there or whose rehabilitation had been postponed by the withholding of the relief funds. Besides these, a few refugees waiting to hear from friends were admitted for a short period; and a few transient men and women stayed for less than a month, leaving in many cases no record except a name. In short, out of the total of 1,287 persons at Ingleside during 1906 and 1907, not more than half belonged to the aged, infirm, and handicapped classes for which permanent provision would have to be made.

2. ADMINISTRATION

Ingleside Model Camp was organized October 8, 1906, by Captain Julius N. Kilian,* of the United States Army. On January 1, 1907, the command was transferred to C. M. Wollenberg† who had been up to that time chief clerk in the Department of Camps and Warehouses.

Besides being old, infirm, or incapacitated to some degree, the classes assembled at Ingleside were inevitably the most discontented of all the refugees. During the months of Captain Kilian's administration certain conditions prevailed that made his task exceptionally difficult. All the inmates had been torn from their habitual grooves of life and had suffered shock and considerable hardship; many had feebly but vainly tried to get back into old niches and could not adapt themselves to new ones. Some had applied for rehabilitation only to be gently told that they were too old to begin again or that their plans were impracticable; others had found their friends and relatives to be neglectful; still others, the last precipitate of the social confusion, were a semi-vicious, irresponsible, and idle lot who were at Ingleside only because they could not find food and shelter in their old disreputable haunts. All, regardless of capacity or need, were convinced

* Captain Kilian had been in charge of the Moulder School Warehouse. See Part I, p. 37.

† Mr. Wollenberg continued in charge during the consolidation of Ingleside with the almshouse and, having qualified under the civil service law in July, 1908, became the permanent superintendent of the Relief Home.

that they were being deprived of their "just and equal share" of the millions contributed by a philanthropic public.

Among this heterogeneous company, many of whom had fallen into vulgar and disorderly, if not vicious, habits during six months of irresponsible camp life, it was Captain Kilian's task to establish good feeling, health, and discipline. The restoration of order began with the enforcement of cleanliness and decency. When the inmates grabbed their food from the dishes on the table they were summarily relegated to what became known as the "hog table"; when they fought among themselves, or railed at the employes, or returned drunk from a visit to friends outside, they were warned; if the offense was repeated, they were ejected from camp. During the first three months 30 were ejected, and in the following year from five to 10 persons a month were sent away. Of the total of 70 persons sent away from the camp the majority (30 men and 10 women) were ejected for drunkenness; the remainder for stealing, vulgar conduct, and insubordination. It was found necessary to discipline and finally to discharge for intoxication a considerable number of employes as well as refugees. The strict insistence upon sobriety meant a better grade of helpers for the camp.

The restlessness of the inmates and the accessibility of Ingleside to five saloons at the gate and to the street cars made a rather strict regulation of admission and discharge necessary. When inmates overstayed their passes they were required to show cause on their return, and were sometimes refused re-admission. As a consequence, some ran away and others who went out on passes never returned. A curious result of the confusion after the fire is revealed by the easy movement of persons from the old almshouse to Ingleside. It appears that 59 of the 1,287 inmates of Ingleside had been in the almshouse at some time before the fire; and that 114 inmates ran away from the almshouse or were discharged at their own request between April, 1906, and January, 1907. Those familiar with the conditions of both institutions believe that between 100 and 200 persons left the almshouse and went to refugee camps to pose as earthquake sufferers, to return ultimately to the almshouse either directly or through Ingleside.*

* The almshouse records of this period do not show accurately the movement of the inmates. It is probable that a much larger number left than they indicate.

When Captain Kilian was recalled to regular military duty in January, 1907, he left a camp of about 660 refugees comfortably housed, well fed, and under excellent discipline. He had not, however, undertaken to solve one of the most important problems, the employment of inmates within the camp. During the military period, paid employes performed the greater part of the labor necessary to the maintenance of the camp. Mr. Wollenberg on taking charge required, as he had a smaller staff of employes, a definite amount of labor, varying according to the physical condition of each inmate. This policy served both as a disciplinary measure and as a means of natural selection. The comparatively ablebodied were ejected from camp if they refused to work, so that the population gradually sifted down to the aged, the infirm, and the incapacitated who had no relatives to care for them. Besides the routine duties necessary to keep the camp in sanitary condition, other work was provided. Twelve acres of ground were planted in potatoes, cabbages, and turnips at a cost of about $100. The yield was over $600 worth of vegetables. A dairy was established to provide the camp with milk; furniture was made by the men for the new Relief Home, to be opened in January, 1908. Tailoring and carpentry shops and a shoe repairing shop afforded work at a fair wage. A sewing department was organized by Lucile Eaves,* with an equipment of 20 sewing machines and materials in bulk from the relief supplies. Every woman who could sew was expected to be in the sewing room twice a week, and during fifteen months over 6,000 garments and 754 curtains for the Home were made and distributed. The Woman's Alliance provided social recreation at least once a week, as well as books and magazines.

In spite of the shock of fire and earthquake, and in spite of the discomforts of camp life in the preceding summer, the health of the inmates of Ingleside Model Camp was exceptionally good. This was no doubt due to the regularity of life, the good food, the strict enforcement of sanitary regulations, and the prompt medical attention. The camp hospital, which contained an average of 30 patients during the first few months, was enlarged in July, 1907, to make room for its quota, 35, of the City and County Hospital

* See Part I, p. 88.

patients, and thereafter averaged 77 patients. During thirteen months only 49 deaths occurred at Ingleside, and most of these were due to old age. There were, however, 24 deaths in hospitals to which patients were sent from Ingleside. This rather small number does not fully represent the proportion of deaths to the number of inmates, as the personnel of the camp was constantly changing. Of the 1,287 inmates of Ingleside 164 were known to be dead three years after the fire.

For the accommodation of its almshouse charges at Ingleside the city agreed to pay 30 cents a day per inmate, at the time that it was costing 38.6 cents a day to maintain an inmate in the almshouse. The average cost a day per inmate at Ingleside during 1907 was 50 cents. The total cost of Ingleside Model Camp for approximately fifteen months was:

Construction	$36,230.59
Operation and maintenance	$173,573.19
Care of almshouse inmates	$21,447.04

3. GENERAL STATISTICS

The Ingleside records which constitute the basis of the tables that follow were merely admission cards made out by the commanders of camps. They give information with regard to sex, age, marital condition, nativity, occupation, address on April 17, 1906, and the name and address of a relative or friend who should be notified in case of death. The cards were obviously not intended for sociological purposes. They often do not give some of these simple facts, and are not uniform in statement; but they have been supplemented by information taken from the records of an investigator at Camp 6, and from the cases on file in the Associated Charities and the Rehabilitation Committee offices. The records have been further amplified through interviews with a number of employes who were for a long time at Ingleside, and are most of them now employed at the Relief Home. The greatest care has been taken not to draw unwarrantable conclusions from incomplete and uncertain data.

Aside from placing on record a brief history of Ingleside Model Camp, the main purpose of this study has been: first, to find what proportion of the inmates of Ingleside had been self-

supporting before the fire of 1906 and what proportion were at that time potential almshouse inmates; second, to examine critically the treatment of those aged and infirm persons who awaited at Ingleside the outcome of their applications for rehabilitation; and third, to determine whether any number of those now dependent upon public relief could have been saved from that fate.

Tables 113 and 114 show concisely the conjugal condition of the Ingleside population and the extent to which the inmates differed in this respect from the aged, infirm, and incapacitated population in the San Francisco almshouse during the thirty-five years preceding 1906, and from the general population of California.

TABLE 113.—INMATES OF INGLESIDE MODEL CAMP BY CONJUGAL CONDITION AND SEX[a]

Conjugal condition	PERSONS WHOSE CONJUGAL CONDITION WAS AS SPECIFIED					
	Males		Females		Total	
	Number	Per cent	Number	Per cent	Number	Per cent
Single	385	53.3	90	20.7	475	41.1
Married	77	10.7	67	15.4	144	12.5
Widowed	166	23.0	218	50.3	384	33.2
Divorced, separated or deserted	13	1.8	15	3.5	28	2.4
Unknown	81	11.2	44	10.1	125	10.8
Total	722	100.0	434	100.0	1,156[b]	100.0

[a] These figures relating to conjugal condition were taken from the rough admission statements of persons admitted to Ingleside and do not exactly correspond with the figures presented in Tables 119 and 120, which were taken from the files of the Relief Committee and the Associated Charities. The latter probably correspond more nearly to the facts.

[b] The 131 inmates who were transferred to Ingleside from the almshouse, as has been stated, are not included in this study.

The preponderance of men is characteristic of all refuges for the aged and infirm, partly because old women can earn a bare living by petty domestic services long after the age at which old men can maintain themselves at hard labor; partly because relatives, however poor, are more loath to allow an aged woman than an aged man to become dependent on public charity. As regards family ties, the table shows further the isolated condition of this

group. Two-fifths of them may be assumed to have had no living children; the remainder had had six months to rejoin their children but had failed to do so.

The conjugal condition of the Ingleside population is compared in the following table with that of the inmates of the almshouses of the United States in 1903–04, as well as with the general population of the state in 1900.

TABLE 114.—CONJUGAL CONDITION OF INMATES OF INGLESIDE MODEL CAMP, COMPARED WITH CONJUGAL CONDITION OF INMATES OF ALL ALMSHOUSES OF THE UNITED STATES IN 1903–4 AND OF THE GENERAL POPULATION OF CALIFORNIA 15 YEARS OF AGE AND OVER, IN 1900

	Inmates of Ingleside Model Camp	Inmates of all almshouses of the United States 1903–4[a]	General population of California, 15 years of age and over, 1900
Number considered	*1,156*	*163,176*	*1,095,222*
Per cent:			
Single	41.1	52.1	41.2
Married	12.5	16.0	49.3
Widowed	33.2	27.8	8.1
Divorced, separated or deserted	2.4	1.3	.8
Unknown	10.8	2.8	.6
Total	100.0	100.0	100.0

[a] The figures given relate to paupers in almshouses December 31, 1903, and to paupers admitted during the year 1904.

The percentage of single persons at Ingleside was about one-fifth less than in the almshouses of the country at large. This difference is due probably to the fact that the Ingleside Camp did not admit children.* Under no one of the three classifications was the number of single persons shown to be less than 41 per cent. The percentage of widowed persons at Ingleside was about one-fifth more than in the almshouses at large, and four times as great as in the general population of the state. The discrepancy between the number of widowed and married persons at Ingleside in com-

* A few children were at Ingleside with their mothers for a short period while awaiting the completing of plans, but they are not included in the 1,156 cases upon which this table is based.

parison with the almshouses of the United States may be accounted for by the fact that a number of so-called "widowed" persons reported at Ingleside were separated or deserting partners.

Table 115 shows the ages of the inmates as compared with those of inmates of the San Francisco almshouse and of all almshouses during the periods specified.

TABLE 115.—AGE DISTRIBUTION OF INMATES OF INGLESIDE MODEL CAMP, COMPARED WITH AGE DISTRIBUTION OF INMATES OF SAN FRANCISCO ALMSHOUSE DURING A TEN-YEAR PERIOD, AND OF INMATES OF ALL ALMSHOUSES OF THE UNITED STATES, IN 1903–1904

Age period	INMATES OF INGLESIDE MODEL CAMP		INMATES OF SAN FRANCISCO ALMSHOUSE 1894–1906 [a]		INMATES OF ALL ALMSHOUSES OF UNITED STATES 1903–1904 [b]	
	Number	Per cent	Number	Per cent	Number	Per cent
Less than 10 years	..	..	..	..	7,151	4.4
10 years and less than 20 years	2	.2	17	.2	5,706	3.5
20 years and less than 30 years	22	1.9	159	2.1	13,835	8.5
30 years and less than 40 years	67	5.8	386	5.1	16,402	10.1
40 years and less than 50 years	114	9.9	775	10.3	21,358	13.1
50 years and less than 60 years	226	19.6	1,457	19.4	26,448	16.2
60 years and less than 70 years	412	35.6	3,008	40.1	31,810	19.5
70 years and less than 80 years	235	20.3	1,446	19.3	26,237	16.0
80 years and less than 90 years	49	4.2	231	3.1	9,715	6.0
90 years and over	5	.4	20	.3	1,344	.8
Age unknown	24	2.1	9	.1	3,170	1.9
Total	1,156	100.0	7,508	100.0	163,176	100.0

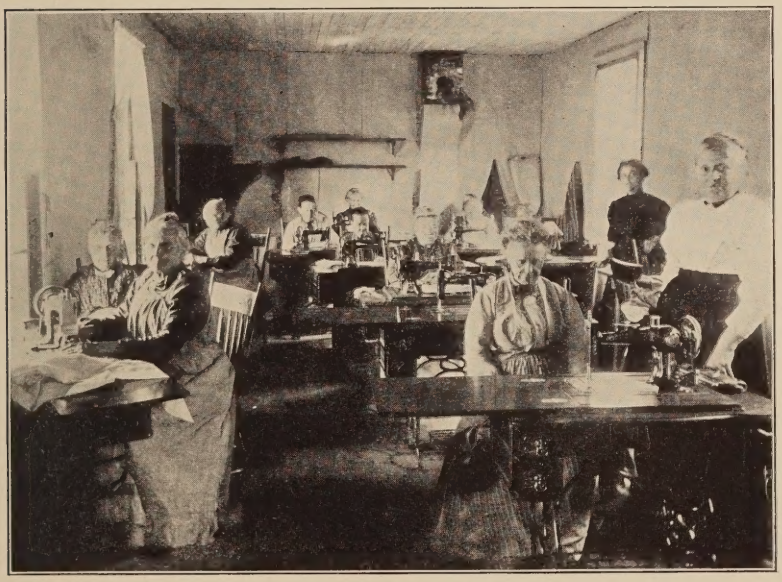
[a] Figures for ten years. No report was published for the year 1900–1901.

[b] The figures given relate to paupers in almshouses, December 31, 1903, and to paupers admitted during the year 1904.

As Ingleside Model Camp was established to house the aged, the infirm, the handicapped, and the convalescent, it was to be expected that as many as 92 per cent of the inmates should be over forty years of age, 82 per cent over fifty, and 62 per cent over sixty years of age.

Table 116 shows that for many years the foreign born have been more than twice as numerous in the almshouses as in the

The Reading Room



The Sewing Room

INGLESIDE MODEL CAMP

general population of the city and county of San Francisco. The proportion of foreign born found in the Ingleside figures would undoubtedly have been materially larger than the 53.8 per cent reported if it had been possible to distribute Ingleside's 29.1 per cent "unknown" between native and foreign born. This result corresponds to the figures for the whole country in which the foreign born whites have a much larger representation in the dependent than in the general population. It must not be overlooked, however, that dependence may be due quite as much to the fact of belonging to the unskilled wage-earning class as to being a foreigner.

TABLE 116.—NATIVITY OF INMATES OF INGLESIDE MODEL CAMP, COMPARED WITH NATIVITY OF INMATES OF SAN FRANCISCO ALMSHOUSE DURING A TEN-YEAR PERIOD, AND OF THE GENERAL POPULATION OF THE CITY AND COUNTY OF SAN FRANCISCO IN 1900

Country of birth	Inmates of Ingleside Model Camp	Inmates of San Francisco almshouse during 10 years, 1894–1906[a]	General population of city and county of San Francisco, 1900
Number considered	*1,156*	*7,433*	*342,782*
Per cent born as specified—			
United States	**17.1**	**27.1**	**65.9**
Foreign countries			
Canada	.9	1.6	1.5
China	.2	.3	3.1
England	4.2	5.1	2.6
France	1.6	3.0	1.4
Germany	9.9	9.8	10.3
Ireland	24.0	37.2	4.7
Italy	1.1	1.3	2.2
Mexico	.9	..	.4
Norway	.6	.7	.6
Scotland	2.0	1.3	.9
Sweden	1.4	2.0	1.5
Switzerland	.9	1.3	.6
Other foreign countries	6.1	9.2	4.3
Total	**53.8**	**72.8**	**34.1**
Unknown	**29.1**	**.1**	..
Grand total	**100.0**	**100.0**	**100.0**

[a] No report was published for the year 1900–1901.

The proportion of Irish in the Ingleside camp was about five times as great as in the general population of San Francisco, but only about two-thirds as great as in the San Francisco almshouse. The Germans, on the other hand, constitute a slightly larger proportion of the general population than of either the Ingleside inmates or inmates of the San Francisco almshouse. The English have contributed considerably more than their proportionate quota to Ingleside and to the almshouse.

Occupation is quite as important as nationality, age, or infirmity, in determining what individuals in a given locality are likely to become dependent. The table presented below shows the facts on this point:

TABLE 117.—OCCUPATIONS OF INMATES OF INGLESIDE MODEL CAMP[a]

Occupation	PERSONS OF EACH SPECIFIED OCCUPATION	
	Number	Per cent
Laborers	139	13.2
Domestics	85	8.1
Cooks and cooks' helpers	67	6.4
Housekeepers	63	6.0
Dressmakers and seamstresses	44	4.2
Lodging-house and boarding-house keepers	30	2.8
Nurses	25	2.4
Carpenters and carpenters' helpers	24	2.3
Peddlers	23	2.2
Clerks	18	1.7
Bakers	15	1.4
Agents and canvassers	14	1.3
Teamsters	14	1.3
Waiters	14	1.3
Painters and painters' helpers	13	1.2
Tailors and tailoresses	13	1.2
Miners	12	1.1
Cannery workers	12	1.1
Laundry workers	12	1.1
Sailors	10	.9
Machinists	10	.9
Shoemakers and cobblers	9	.9
Storekeepers	9	.9
Teachers	9	.9
Blacksmiths	9	.9
Other occupations	362	34.3
Total	1,055	100.0

[a] Information relative to occupation was not secured for 101 of the 1,156 inmates.

The table reveals an occupational distribution of Ingleside inmates materially different from that found in the typical almshouse. At Ingleside, as in most permanent institutions for adult dependents, the laboring and domestic classes constituted the chief element, but the proportion of persons in these classes seems to have been smaller than is generally the case. Of the 123,647 inmates of almshouses in the United States in 1904 who were classified according to occupation by the census office, 59,119, or 47.8 per cent, were reported as non-agricultural laborers or as servants. The persons classified as cooks, laborers, and servants admitted to the San Francisco almshouse from 1869 to 1894 numbered 5,330, or 41.4 per cent of the 12,879 persons admitted who were nineteen years of age or over and had had occupations. It appears from Table 117 that 354, or 33.7 per cent, of the 1,055 Ingleside inmates classified according to occupations were laborers, domestics, cooks and cooks' helpers, or housekeepers. In other words, the proportion of persons occupied as laborers or in domestic occupations seems to have been about one-third at Ingleside, as compared with slightly over four-tenths in the San Francisco almshouse and slightly less than one-half in the almshouses of the United States.

These comparisons must be accepted with some caution because of differences in the classifications of occupations applied to the three sets of data. A reasonable allowance for this factor does not, however, alter the distributions in such a degree as to invalidate the results obtained. The figures cited may be accepted as indicating with substantial accuracy differences in the general proportions of laborers and domestic workers.

For the purpose of this study the chief interest of the table of occupations lies in a few groups which are represented not at all or by only a few individuals in the permanent institutions for dependents, but which at Ingleside comprised about 13 per cent of the population. In these groups were dressmakers, seamstresses, lodging-house and boarding-house keepers, nurses, storekeepers, agents and canvassers, and teachers. These, plus an indefinite number that might be added from the other miscellaneous occupations, were undoubtedly for the most part accidental dependents. They, it might also be assumed, would be likely to regain self-support if given assistance by the Rehabilitation Committee.

But the inference from the general information given in the foregoing tables is that, apart from this comparatively small proportion, in respect to age distribution, proportion of the sexes, social status, and nativity, the inmates of Ingleside Model Camp did not differ essentially from the inmates of the San Francisco almshouse. It would have been interesting to know how long these persons had lived in California, but unfortunately this information is given in only about one-third of the cases. Ninety per cent of this third are recorded as having been more than ten years in the state. Since applicants might assume, however, that relief would be given more readily to old residents than to transients, it is probable that a number of the unknown were recent arrivals who were careful not to admit the fact.

In the detailed study of individuals which follows, the cases are classified with respect to dependence or independence before the disaster and with respect to relief afterward. It will serve to show to what extent conclusions have been justified.

II

RELIEF AND NON-RELIEF CASES

1. GENERAL ANALYSIS

IN analyzing the material relating to the 1,156 persons known to have been in Ingleside Model Camp at some time, and included in this study, it must be remembered that practically all had already received relief in the shape of food, clothing, and shelter at other camps or in hospitals during the six months succeeding the fire. The word "relief" will be used hereafter to refer to specific aid refused or given outside of Ingleside.

After the primal necessities, food, clothing, and shelter have been provided, the factor of highest importance in determining what further relief shall be given is the family relation. With respect to family relationship, the inmates of Ingleside have been classified in the following table:

TABLE 118.—FAMILY RELATIONS OF INMATES OF INGLESIDE MODEL CAMP

Family relation	PERSONS IN EACH CLASS	
	Number	Per cent
Single and widowed men and women	868	75.1
Aged married couples, or aged mothers, each with an adult son or daughter	93	8.0
Mothers with young children	28	2.4
Transients, for whom only slight data, or no data at all, are available	167	14.5
Total	1,156	100.0

In this table the divorced, deserted, and separated persons are included among the single and widowed because they required the same treatment.

2. APPLICANTS AND NON-APPLICANTS FOR RELIEF AND REHABILITATION

The transients at Ingleside who were single men and women merely waiting to hear from friends or of possible jobs, and a few families temporarily stranded, are for lack of full information omitted from the discussion that follows. The 28 mothers with young children, most of whom were at the camp a short time, have also been omitted because they were not representative of the classes for which Ingleside was maintained, and furthermore because the Associated Charities assumed responsibility for their treatment.

The 961 persons remaining fall into two general classes: families of aged adults, and detached people of both sexes. Since the problem of an old mother with an adult son or daughter is almost identical with that of an old married couple, they are studied together. These two general classes have been rearranged in the following table according as they applied or did not apply for relief to the Corporation before April 1, 1907, or to the Associated Charities* through which agency applications for relief on the part of Ingleside inmates were made after that date.

TABLE 119.—INMATES OF INGLESIDE MODEL CAMP CLASSIFIED AS FAMILIES AND SINGLE AND WIDOWED MEN AND WOMEN AND AS APPLICANTS TO SAN FRANCISCO RELIEF AND RED CROSS FUNDS, APPLICANTS TO ASSOCIATED CHARITIES, AND NON-APPLICANTS

Applicants and non-applicants	FAMILY CASES		Single and widowed men and women	All persons
	Number of families	Number of persons		
(1) Applicants to S. F. R. and R. C. F. to March 31, 1907	26	53	215	268
(2) Applicants to Associated Charities from April 1, 1907	7	14	68	82
(3) Non-applicants	13	26	585	611
Total	46	93	868	961

* See Part V, p. 298 ff.

Of the 585 single and widowed non-applicants, 425 were men and 160 women. The 93 persons included under family cases are identical with the 93 mentioned in Table 118 as aged couples or aged mothers each with an adult son or daughter.

(a) Family Cases

The group of 46 families of 93 persons, 12 of whom only were under fifty years of age, will first be studied.

The treatment of aged couples, whether a husband and wife or an old mother with an elderly son or daughter, should differ from that of infirm single men and women because there are bonds of relationship to be conserved. So long as either partner shows any capacity for self-support it is a practical as well as a humane thing to try the experiment of re-establishing him or her. If in some or even in a majority of cases the experiment prove a failure, the risk is nevertheless one to be taken. The experiments in behalf of this group of 46 families had often to be made with very scant information as to the capacity of the applicants. In judging the results it must not be forgotten that all the institutions for the aged and infirm were full in the winter of 1906–07, and that a thorough investigation such as is usually made by a charity organization society before giving aid was then quite impossible.

1. Twenty-six of the families, comprising 53 adults, as shown by Table 119, applied to the Corporation for relief before April 1, 1907, and 20 of these received relief in addition to their home at Ingleside. Of the adults in these families, two-thirds were women of an average age of fifty-seven years, the other third, men of an average age of sixty-three years. More than half were permanently incapacitated by senility or by paralysis, lead-poisoning, blindness, deafness, severe hernia, the loss of a leg or an arm, or mental defect.

Of seven of the couples that received grants, the wife or husband died within a year after the fire, before the struggle to maintain themselves had more than begun. The following notes relate to six of the seven. A grant of $250 and a sewing machine was made to a paralyzed engineer and his wife. The wife had supported herself and her husband for several years by a little store which she re-established. After the husband died she con-

tinued to do well until she fell and broke her thigh. She was then sent to a hospital and from there to the Relief Home. A peddler of seventy-four who seemed to have had some savings received $150 to buy a stock of optical goods. The wife, who kept a rooming house at first successfully but after his death less so, applied to the Associated Charities in 1908 for more aid. The visitor, who refused assistance because the woman still had money from the husband's life insurance, made the note: "The woman is a fraud and a fortune teller, but ill and pathetic." Two families of this group, although chronic charity cases before the disaster, were helped to buy small amounts of clothing and furniture and in one case a seventy-five dollar wooden leg. The surviving partners, as might be expected, are now in the Relief Home. Two able-bodied wives, when deprived of their husbands by death, became self-supporting. One was a nurse, the other a washerwoman about fifty years of age. One received $22 to furnish a room, and the other was given clothing. The following notes tell briefly the story of one more of the 26 families. Three women of three different generations proved too heavily handicapped with sickness. The mother, who died of shock soon after the earthquake, has not been considered as among those applying for relief. The daughter had become poisoned while working in a lithographic shop and later developed tuberculosis. She and the grandmother, a seamstress, still able-bodied, were moved to a locality where the older woman could presumably get work, and were given a stove and a little money for comforts. But when the young girl also died, the old woman gave up the struggle and went to the Relief Home. Thus, of these 14 persons specifically mentioned, seven died within a year after the fire, four went to the Relief Home, while one became partially and two entirely self-supporting.

Besides the two families already described who received charitable aid before the fire, there were two other such among these applicants. One, an old mother and son, had lost furniture and personal effects estimated as worth $400. They applied for rehabilitation and a sewing machine in August, 1906. As the son was unmarried, able-bodied, and under forty years of age, the grant was refused on the ground that he should support his mother.

Some months later, from the officers at Ingleside, it was learned that the man was industrious and had good habits, but was unable to keep regular work on account of being feeble-minded. A grant of $75 and a sewing machine was therefore made. A year later the Associated Charities found the man out of work and the mother feeble, and decided that the Relief Home was the place for her. It seemed inevitable that the son should arrive there when his only asset, muscular strength, should be used up.

The second family had been in receipt of aid from several charities before the fire. It consisted of a deaf, partly paralyzed, and hard-drinking old carpenter and his ailing wife, both past sixty years of age. They claimed to have lost a thousand dollars' worth of furniture and personal property but applied while at Ingleside for the small sum of $40 for special relief. Ten dollars was given. Six months afterward they applied to the Associated Charities. The man, who meanwhile had been earning $3.00 per day, had broken two ribs. The Associated Charities, therefore, paid their rent ($12) and in March, 1909, they were temporarily self-supporting. They were, however, the inevitably dependent family that if life were prolonged would find its way to the Relief Home.*

The effect on family life of the presence of drunken husbands is a monotonous tale, but it is cheering now and then to hear of a decent wife rescued from her fate. A drunken old peddler and his old wife recovering from illness were granted $100 for furniture and clothing. Before they left Ingleside the camp commander urged that the woman be sent to her relatives in Pennsylvania "to escape the brutality of her husband." Upon the relatives agreeing to care for her, transportation and $50 were given to carry her to them. The peddler drifted to the Relief Home.

Of quite another sort were the remaining nine of the 20 families that received relief. Although some of their members arrived at the Relief Home they came by another road, along which they struggled so courageously as to win the respect of all who knew them. In this better class are an aged German sign painter and his still more aged and very feeble wife. Before the fire he had been

* Six months after the date when this was written they were in the Relief Home.

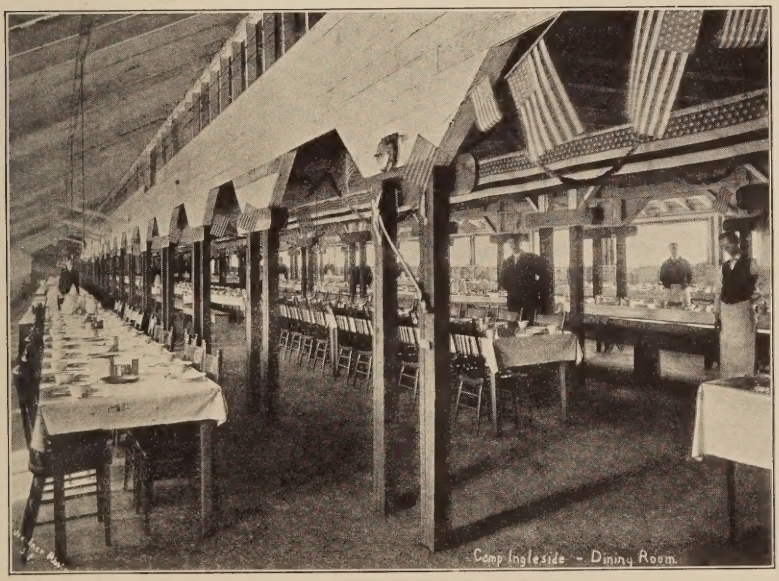
able to earn $20 a week, and although his eyesight was already failing, he asked the Corporation for tools, supplies, and a little rent. The visitor reported that there were three grown children,—a feeble-minded son, a crippled daughter who earned a bare living as a waitress, and a married son too poor to care for his parents. The feeble old mother was transferred to the Relief Home and $90 altogether was given the old man with which to re-establish himself. After a year, he too, overcome by his failing sight, submitted to be sent to stay with his wife in the Relief Home. When at the last moment he wept because he could not pay the rent in arrears, a benevolent society paid it in order that he might go conscience free.

Other families with an average advantage in age of at least ten years maintained themselves in spite of serious handicaps. A man who had many years before lost both legs, had prior to 1906 earned $45 per month as an elevator man. He asked for furniture and clothing. Although the wife was strong neither physically nor mentally, $150 was granted in care of the Associated Charities. Two and a half years later the wife was at work, the husband had just secured a permanent position as elevator man, and a little of the grant was left for emergencies. Another elderly couple, consisting of a blind husband and an able-bodied wife, who had earned together about $30 a month before the fire, received $150 for household relief and a news-stand. They went into business in a suburb and became self-supporting.

That kindly and influential friends are quite as useful as money to those in straits, is illustrated by the case of an old master mariner, disabled for many years, who was supported by his competent wife. Before the fire she kept a small notion store and was caretaker for a settlement club. On the recommendation of the settlement workers who knew her worth she received a grant of $115 and a refugee cottage which was erected on the grounds of a society for which she acted as janitress. She and her husband were then able to live comfortably in their cottage on her earnings of $25 per month.

A similar case is that of the family in which the Hebrew husband, although seventy-eight years old, had been able before the fire to earn a living for himself and his wife with a little cigar store.

The Kitchen



The Dining Room

Ingleside Model Camp

They were known as honest, industrious people to a society that recommended them for a grant of $150. Later, $77.50 worth of plumbing and repairs were added to their cottage. They promised to be self-supporting for some time. In case of need the Hebrew Board of Relief stood ready to make a monthly allowance so that they might never go to the Relief Home.

Other cases of which less is known were encouraging. A painter, his wife, and his wife's sister, who received $50 for furniture, had not again applied for help. An old hunchback and his wife who received $80 for furniture and clothing, were given the use of land on the edge of the city by some friends, and for a while at least were made self-supporting by the proceeds of their chickens and their garden. Another family, exceptional in that both partners were under fifty years of age, received a grant of $250. The husband, a longshoreman, had had both arms broken, but two years after the fire the couple were again self-supporting. As they are exceptional also in having several young male relatives in the city, they are not likely to become dependent.

Another history is differentiated from the varied but generally pitiful struggles of old persons by its ending touched with romance. An old mother with a daughter nearing middle age lost furniture, clothing, piano, and paintings worth $1,000. They had earned a modest living, the mother by taking roomers, the daughter by teaching music. They were given a sewing machine and $300 with which to establish a rooming house. Within a year and a half the mother became so seriously demented as to prevent their keeping lodgers. They fell behind in the rent, the Associated Charities supplied food and after a severe struggle on the daughter's part to keep her mother out of the insane asylum, the old woman was finally committed in the summer of 1908. Meanwhile a kindly lodger became interested in the younger woman, and after his references had been approved by the Associated Charities, the daughter married him.

A brief review of the circumstances and habits of five of the six families who applied for relief and were refused fully justifies the decision of the Rehabilitation Committee. The first was a woman of fifty whose husband, a man over eighty, had died at Ingleside in the autumn of 1906. She not only was fairly strong

but had grown children quite able to give her a home. The second was an old couple by no means incapacitated who had kept a store and been pretty well-to-do before the fire. They were given a cottage and $50 for furniture before coming to Ingleside, but were refused business rehabilitation on the ground that the $500 insurance they had received was sufficient to re-establish them. In 1908 the Associated Charities gave them a stove and had some plumbing done in their cottage, but they were found to be grasping and untrustworthy. Two other couples were of the hard-drinking, intermittently-working, often-sick type, to whom rehabilitation can never be given with any prospect of success. Of these, a comparatively young couple were given $50 for furniture and clothing and were provided with employment. In the following two years husband and wife had been twice to the Associated Charities for help, and had been in and out of the county hospital. When last seen they were "living with friends." The other couple, the man a drunkard and the woman a fakir, had a charity record, reaching back to 1896, in which they were described as being too incompetent to support themselves. They were forcibly removed from a wretched shack to Ingleside in the winter of 1907 and are now in the Relief Home.

The last of this group was an old mother with an epileptic son of fifty, by occupation a cooper. They had lived on the verge of distress before the fire, and although the son afterward earned good wages for awhile cleaning bricks, it was not believed that he could long support his mother and himself. In the winter of 1907 both were obliged to go to the Relief Home.

2. The seven families at Ingleside who applied first to the Associated Charities for rehabilitation do not differ as a group in any way from the earlier applicants. Two are cases of old people neglected by their grown up children; two, of the chronically unfortunate and inevitably dependent class; and two couples, younger than those we have been considering, were forced to apply for help because the man in each family developed tuberculosis. One case only, foreigners of good birth and education, differs in the details of the struggle and in its solution. Both husband and wife were teachers who had scarcely made a living before the fire and who, being over sixty years of age, could not

regain their clientele nor find new work. The Rehabilitation Committee through the Associated Charities sent them back to their native country where they will have a home with relatives.

If we turn from the picturesque, human aspect of the families who applied for rehabilitation or relief, to the financial, the brief summary is: (1) Twenty families of 41 persons, whose estimated total losses amounted to $10,000, asked for relief to the amount of $3,000 and were granted relief to the money value of $2,500. In addition they received shelter and food at Ingleside at a cost of $2,200. (2) After three years seven of the 41 individuals were dead, 10 were in charitable institutions, one was in an insane asylum, one was married, three were with relatives, and 19 were self-supporting.* Aside from the comfort afforded to each by the grants received, it may be said to have cost $132 apiece to make the 19 persons self-supporting. It must not be forgotten that while the effort was being made to gain self-support outside of the institution, the institution was spared the cost of maintaining each at a rate of not less than 50 cents a day.

3. The last group of the families of adults to be considered is the 13 families containing 26 persons that did not apply for specific relief other than institutional care. They differ from those that did apply chiefly in being a little more infirm and incompetent and in having no children or relatives, apparently, to fall back upon. It is probable that some of them did not apply for rehabilitation because Ingleside Camp and the Relief Home seemed to be the only natural or desirable relief. Information is available as to the subsequent fate of only 19 of the 26 persons. Of these, four were known to be dead three years after the disaster, eight were in the Relief Home, one was in another home, four were self-supporting, and two had moved to the country.

(b) Single and Widowed Men and Women

1. The 215 single and widowed men and women at Ingleside who asked for aid from the Rehabilitation Committee before April, 1907,† are roughly classified in Table 120.

* The data for all of the 20 families are not given in the preceding pages. The 19 persons listed as self-supporting, it should be borne in mind, were in several cases believed to be only temporarily independent of charitable aid.

† See Table 119, p. 336.

TABLE 120.—SINGLE AND WIDOWED INMATES OF INGLESIDE MODEL CAMP APPLYING TO THE SAN FRANCISCO RELIEF AND RED CROSS FUNDS FOR REHABILITATION, BY NATURE OF REHABILITATION APPLIED FOR

Nature of relief applied for	Applicants for relief of each specified nature
Business rehabilitation	46
Household rehabilitation	43
Transportation	27
Special relief	38
Hospital care	11
General relief	50
Total	215

BUSINESS REHABILITATION. Of the 46 persons in this group who applied for business rehabilitation, 29 were men and 17 were women. Eighteen of the 29 men received aid to the amount of $1,389, the largest individual grant being $200 to an attorney, aged thirty-one, who asked only for law books. This man is one of the small group who, three years after the grant was made, were known to be self-supporting.

No action was taken by the Committee in six cases, either because the applicants could not be found at the addresses given, because they refused the aid offered, or because the applications were received too late.

Grants were refused in five cases. In this group is a so-called attorney, a man who had fraudulently lived by his wits for years. Immediately after the fire this plausible old fakir was cared for by a religious society which asked for special clothing for him because he was "an odd size." He applied to the Rehabilitation Committee for $1,500 to rebuild a lodging house he claimed to have owned. The visitor found that he had not owned a house and lot before the fire, that the old woman relative whom he professed to have supported was another fraud, and that his only real claim on charity was that he was too fat to wear ready made clothes. In the summer of 1909 he was again heard of at a summer resort earning his living by assisting an evangelist in religious meetings.

Three years after the grants were made the condition of the 18 men who were aided was ascertained to be as follows: three were found to be self-supporting; for four no definite information was obtained but they were believed to be independent; eight were dependent, and three had died. The eight dependent cases, all elderly men, were with one exception being cared for at the Relief Home; one was in an insane asylum.

A young seaman who is recorded as having died after being aided, committed suicide. He had had a leg amputated, had been in the hospital for sometime after the fire, and then had gone to Ingleside to convalesce. The Relief Committee gave him an artificial leg, and he was in and out of the Relief Home several times trying unsuccessfully to find work. On his return from one of the attempts he killed himself. The other two who died were elderly men.

To put the case from the financial point of view, $1,389 was given to 18 men; $620 has made seven of them possibly self-supporting, and $769 was expended upon 11 who failed. Those who were not found at the address given may be self-supporting as they have not drifted back to the Rehabilitation Committee. A single fact is sufficient to explain the success of one group and the failure of the other. The seven successful ones averaged fifty years of age, while omitting the exceptional case of the young seaman 10 of the 11 averaged sixty-seven years. Again, the occupations of the unsuccessful are seen to be unskilled and common labor. Incompetence, physical or mental, added to age in most instances, brought these men to Ingleside.

Twelve of the 17 women who applied for business rehabilitation were given aid. One of these, a lodging-house keeper who expected to receive $2,500 in insurance, was granted only $75. When the insurance was received it amounted to but $700, and as she invested in a large rooming house, heavy debts were incurred. Though she was running behind she may not have failed. She blamed the Rehabilitation Committee for not having given aid sufficient to insure success. Two milliners, each about forty years of age, together received $699 and had not re-established themselves. One, however, had had typhoid fever after the fire, and never fully recovered. Both were doing a little casual work. Five others

who were given grants amounting to $560 were dependent. None of these had gixen much promise of self-support but were given the full benefit of the doubt. One of them, later in the Relief Home, lost $100 in the fire, which she had painfully saved for proper burial. The Rehabilitation Committee replaced this money for funeral expenses.

One of the five women who were denied business rehabilitation was refused because she owned real estate which when sold would provide sufficient capital.

Household Rehabilitation. The records of application for household relief by single or widowed inmates present quite another aspect of the relief situation than that exhibited by the data regarding business rehabilitation. The 43 people in this group* asked for very little more than the two essentials—furniture and clothing. Clothing had been given in quantities immediately after the fire, and these applicants, aged and infirm people, reapplied months later when winter was coming on. The heavier part of their demand was, however, for furniture to start bachelor housekeeping. Before the fire San Francisco abounded in furnished lodgings at all prices; but afterward there were almost none to be had at prices within the means of those whose age and incapacity prevented them from earning more than minimum wages. Furniture for the shacks, cottages, and tenements was necessary, but because of the dearth of second-hand stuff, the prices of new pieces, even of the meanest sort, were very high. The average grant of $59 per person, therefore, was not too much with which to buy a bed and bedding, a table, chairs, and cooking utensils, and, in some cases, to pay the first month's rent. A visitor of much experience, in commenting on such cases, said, "It is appalling to think that mere beds and tables may make the difference between pauperism and independence." Grants were refused to three applicants; two of them drank to excess, and the third was in need of permanent care.

When one considers that these applicants above sixty years of age were sewing women, charwomen and cleaners, cannery workers, peddlers, and laborers who must regain their patrons or find new work, the results are very encouraging. One-third only

* See Table 120, p. 344.

were in 1909 found to be dependent on charity; another third were living with relatives or had died or been lost to view; while the last third were presumably self-supporting.

TRANSPORTATION. The 27 persons who applied for transportation were rather more homogeneous than those of any other group. In 15 cases transportation was granted. These 15 individuals were maintained for months at Ingleside until assurance was obtained that they would have proper care if transported; and yet, the experiment was not always successful. For instance, an old nurse was sent to Chicago where her nephews and nieces, although poor, had offered her a home which was visited and approved by the Chicago Bureau of Charities. After some months in Chicago the exacting old woman became so burdensome that the relatives could not care for her. With the advice of the Bureau of Charities she was sent back to San Francisco and placed in the home for the aged. In a few cases careful plans came to nothing, because erratic old people would not consent to be transported.

The case of an old woman of 97 is very pathetic. She had formerly lived in San Francisco and had stored her furniture when she went away. She happened to be visiting in the city on April 18, 1906, in the district burned. The step-daughter to whom she went first abused her and then sent her to Ingleside. The poor old woman while waiting to be given transportation to join her husband in Utah fell ill and just after the coveted transportation was given "died of disappointment." No judgment can be formed as to whether there was unnecessary delay on the part of the visitor of the Rehabilitation Committee but after the shock of the earthquake, "disappointment" can scarcely be regarded as the chief cause of death.

The war veterans, four of whom were transportation cases and not less than a dozen of whom were at Ingleside, gave trouble quite disproportionate to the hoped-for results. They were traveling paupers each of whom had either been discharged for bad conduct from some soldiers' home or more probably had left because of restless and vicious habits. Two were given transportation to Washington, District of Columbia, where they belonged, but neither ever arrived. Two others were refused transportation because they belonged in a veterans' home in California.

To summarize the 15 cases to whom about $1,000 was given in transportation and money, four in 1909 were still, in spite of what seems to have been reasonable precaution, dependent on the charity of San Francisco and one on the charity of Philadelphia. The burden of the other 10 was transferred to relatives or to communities to whom it rightly belonged and San Francisco was relieved from a possible future obligation greater than that represented by the $1,000 expended.

Transportation was not given in 12 cases. The principal reason for the refusal of transportation was the lack of assurance that the persons applying would not become charges on the communities to which they wished to go. Six are now in homes for the aged, one died shortly after applying, two may have returned to the soldiers' homes where they belonged, and three are possibly self-supporting. Their circumstances and condition are shown by the following transcript from the records.

GRANT REFUSED:

Night clerk; age 61. Applied for transportation to San Diego. Recommendations not sufficient. Got job as watchman. In Relief Home.

Watchman; age 43. Applied for transportation to Los Angeles. Physically incapacitated. In Relief Home.

Hotel runner; age 47. Asked for transportation to family in Spokane. Able to work.

Peddler and war veteran; age 80. Applied for transportation to brothers in New York with whom he had quarreled long ago. Had left Veterans' Home in 1904. Got work.

Ship joiner; age 75. New York relatives refused to receive him because of his vicious habits, but would pay for him in Relief Home, where he remained.

Chiropodist and war veteran; age 83. Son in New York surprised that he had left Soldiers' Home. Would receive him if fare was paid.

French cook; age 68. Asked for transportation to brother in France, but brother did not reply to letters. Went to work.

Longshoreman; age 57. Wished to go to Los Angeles. Had been in hospital for weeks, unable to care for himself. Died shortly afterward in camp.

Teamster (Negro); age 65. Applied for transportation to wife

in Washington, D. C. No reply from wife. In Relief Home for third time.

Carpenter; age 57. Wished to go to Seattle to collect debt of $50. Was advised to write. In Relief Home.

GRANT CANCELED:

Car builder; age 69. Granted $100 and transportation to sister in Northern California. Went to Iowa instead. Check for $100 cancelled.

NO ACTION:

Cigar clerk; age 69. Applied for transportation to sister in Kansas. Could not be found by visitor. Later, in Relief Home.

SPECIAL RELIEF. The 38 single or widowed inmates whose applications fall under the head of "Special Relief" were nearly all in need of special medical or surgical attention, or of convalescent care.

From the standpoint of restoration to self-support this group, as shown by the abstract given below, is discouraging, but it is doubtful if the Rehabilitation Committee in granting the special relief, expected the recipients to regain economic independence. Owing to the crowded condition of the hospitals in 1906 and 1907 it was necessary to avoid sending to them persons who could be provided for otherwise. The yet greater overcrowding in the institutions for the aged and infirm made it compulsory, until the Relief Home was completed, to give some outdoor relief to those who did not imperatively require institutional care.

Those still independent three years after the grant was made averaged twelve years younger than those then receiving relief. The financial showing is not so discouraging as the social. The 29 persons received grants amounting to $2,955, an average of $102 each. This sum would have paid for keep in an institution, if there had been room, for not more than seven months. The average time that elapsed before each became dependent is, in the known cases, considerably more than seven months. The money therefore was not wasted. Moreover, those objecting, as most of them did, to going to an institution, had the comfort of attempting self-support.

GRANT MADE:*

(a) Not Dependent (probably):

Domestic servant; age 68. Granted $150. No information could be obtained in 1909.

Domestic servant; age 35. Granted $75 for an operation. Self-supporting.

Cook; age 66. Granted $50. No information could be obtained in 1909.

Housewife; age 50. Granted $75 for washing machine. Ejected from Ingleside. Small amount for current expenses.

Cannery clerk; age 61. Granted $20, and later $75, to go to hospital and then to the country. Now with friends.

Plasterer; age 56. Granted $50. Later arrested and in jail three months.

Peddler; age 54. Granted $60 and a free license. No information obtained in 1909.

Carpenter; age 32. Tuberculous. Granted $300 to go a warmer climate. Now recovering.

(b) Dependent:

Cook; age 61. Living on savings before fire. Granted $100. Later assisted by A. C. In Relief Home.

Seamstress; age 59. Granted $100. Assisted by private charity.

Bookkeeper; age 65. Granted $100. In Home for the Aged.

Janitress; age 50. Granted $50. Sent to hospital.

Domestic servant; age 38. Granted $75. Partially self-supporting; in and out of Relief Home.

Nurse; age 78. Granted $200. Went to niece. Assisted by several charities.

Housewife; age 95. Granted $25 and later $125. In Home for the Aged.

Rooming-house keeper; age 72. Granted $75. Went to hospital. Assisted by private charity.

Nurse; age 65. Granted $100. In Relief Home.

Cloak maker; age 65. Granted $100. Assisted by charity. In Relief Home.

Housewife; age 81. Granted $140 in instalments. In Relief Home.

Dressmaker; age 57. Granted $100 and sewing machines. In Relief Home.

*No information is available as to occupation, age, or present status of one of the 29 persons to whom grants were made.

House worker; age 60. Granted $100 and truss. In Relief Home.

Seamstress; age 65. Granted $125 and sewing machine. In Relief Home.

Peddler; age 60. Granted $20. In Relief Home.

(c) Dead:

Seamstress; age 75. Granted $150 in instalments. Died September, 1907.

Nurse; age 79. Granted $100 "till well enough to work." Died April, 1908.

Janitor; age 58. Granted $50 for stove and bedding. Died February, 1907.

Lecturer on psychology; age 70. Granted $75 and transportation to San Diego. In Relief Home. Died 1908.

Housewife; age 67. Granted $150. Went to relatives. Died 1907.

GRANT REFUSED:

Seamstress; age 36. Because earning $12 per week.

Nurse; age 64. In need of permanent care. Died in Relief Home June, 1909.

Chambermaid; age 70. In need of permanent care.

Children's nurse; age 73. In need of permanent care. In Relief Home.

Domestic servant; age 70. Asked for money to pursue invalid claim to property.

NO ACTION—CHECK CANCELED:

Housewife; age 55. Could not be found by visitor.

Dressmaker; age 73. Granted $100 and sewing machine. Could not be found.

Cannery worker; age 40. Granted $75. Could not be found by visitor. Assisted later by Associated Charities to go to the country.

Maker of knitted articles; age 68. Granted $100 and sewing machine. Drank to excess. In Relief Home.

HOSPITAL CARE. The small group of 11 persons who applied for hospital care, were of the same general character. Illnesses of a serious nature required special treatment either at Ingleside or other institution. Two of the 11 were sent to an insane asylum,

two died at Ingleside, and five were in homes for the infirm. Two became self-supporting.

General Relief. There remains a heterogeneous group of applicants for general relief, most of whom asked for money for living expenses, or for such inexpensive things as false teeth, trusses, and spectacles. Of the 50 persons who applied for general relief, 20 were refused. The total amount paid out in grants to the remaining 30 was $1,735.70.

Three years after the grants were made 10 of these persons, five of whom received less than $25 each, were believed to be independent, 15 were in the Relief Home, one was dependent on other charity, and four were dead.

2. Between April, 1907, and April, 1909, 68 persons who had been at Ingleside Model Camp at some time, in addition to the 14 persons in the seven families already considered in Table 119 and on page 342, applied to the Associated Charities.* Since these 68 persons did not apply to the Corporation during the first year after the fire they must either have gone from Ingleside to friends or must have expected to be self-supporting. More than half of them were over fifty years of age and nearly all were more or less incapacitated; in short, they do not seem to have differed from those who before the fire found their way to the almshouse. On April 18, 1909, 39 of these were in the Relief Home, four were in asylums or hospitals, four had left the city, and three were self-supporting. With regard to 18 persons of this group no information could be obtained.

3. The most conspicuous thing about those who did not apply for rehabilitation, both men and women, is their high proportion of disabilities, a proportion even higher than that of the applicants. Of the 585 non-applicants among the single or widowed men and women,† no less than 330, 56 per cent, were infirm or crippled, or needed special care for some reason. Table 121 shows the nature of their disabilities.

* See Table 119, p. 336.
† See Table 119, p. 336.

TABLE 121.—DISABLED SINGLE AND WIDOWED INMATES OF INGLESIDE MODEL CAMP WHO DID NOT APPLY FOR REHABILITATION, BY SEX AND NATURE OF DISABILITY

Nature of disability	NON-APPLICANTS WITH EACH SPECIFIED DISABILITY		
	Men	Women	Total
Infirm or crippled persons:			
Too infirm to work	33	..	33
Lame or crippled	19	11	30
Feeble	..	21	21
Without one leg or one arm	19	..	19
Blind or very deaf	9	6	15
Paralyzed	11	1	12
Bed-ridden	..	3	3
Total	**91**	**42**	**133**
Persons needing special care:			
Sick	44	23	67
Normally convalescent	31	17	48
Injured in accidents	33	2	35
Senile or demented	16	..	16
Severely rheumatic	15	4	19
Tubercular	4	8	12
Total	**143**	**54**	**197**
Grand total	**234**	**96**	**330**

Four-fifths of the 585 non-applicants were over fifty years of age. Nevertheless, they applied for no relief other than shelter for a longer or shorter time at Ingleside. Their neglect to make application for rehabilitation may be set down in a great measure to the want of initiative due to infirmity (more than one-seventh of the number have since died), and to the apathy that comes to the inevitable institution inmate. In 1909 one-third of this group were in the Relief Home or in some other charitable refuge. But the margin of over one-third of the remainder whose condition was known, who went to work or to friends and were not as yet dependent on charity, is surprisingly large.

Table 122 shows what became of the non-applicants as far as the facts are known.

TABLE 122.—SUBSEQUENT HISTORY OF SINGLE AND WIDOWED INMATES OF INGLESIDE MODEL CAMP, WHO DID NOT APPLY FOR REHABILITATION BY SEX

Subsequent history	INMATES WHOSE HISTORY WAS AS SPECIFIED		
	Men	Women	Total
Died within one year of admission to Ingleside	31	16	47
Died within three years of admission to Ingleside	33	11	44
Went to work or to friends or relatives	83	25	108
Now in charitable institutions	124	70	194
No information available	154	38	192
Total	425	160	585

It is highly suggestive that a very large proportion of those who went to work or to friends or relatives left in January, 1908, when Ingleside was about to be closed and all the inmates removed to the Relief Home. When the final alternative was presented to go permanently to an institution or to find some other home, they were able to make the latter choice. Most of them belonged to the wandering labor classes which find no hardship so great as the monotonous, comfortable life of an orderly institution where thorough discipline is maintained. The Relief Home was, fortunately, located beyond the city a mile from any car line. It was far removed from the bustle and the sensational diversions which were so pleasantly accessible to the lazy and the semi-vicious at Ingleside. The mere limitation of the right to go in and out freely was so irksome that many chose to take their chance in the world again rather than go where they must ask for a pass.

(c) Applicants Who Had Never Been at Ingleside

Mention has already been made, page 325, of the fact that between 100 and 200 persons left the almshouse shortly after the fire, most of them presumably going to the camps and posing as refugees. Besides these there were 27 applicants for relief who, although not in the almshouse at the time of the fire, had been there one or more times, one of them 16 times, in the eight years previous. In most instances the Rehabilitation Committee had

no means of knowing that these people were former almshouse inmates, and the grants were made merely on the ground of old age. The more important details concerning this group of 27, none of whom were at Ingleside, are as follows:

To 13 persons relief was granted in sums ranging from $15 to $125, and six of these were believed to be non-dependent in 1909, while seven were in the Relief Home. Grants were refused to nine applicants; eight of these required such care and supervision as that provided in the Relief Home, and the ninth, who was an opium taker, was aided by a sister. Checks were canceled in three cases: one, because other relief was given; another, because the applicant was found to be a drunkard; and the third, because the money had been paid to the wrong person. In the two remaining cases of the 27 no action was taken.

It is surprising to find that the 13 cases in which relief was granted average ten years younger than the Ingleside cases. They were either persons who had gone in former years to the almshouse to convalesce after illness, as was customary with those discharged from the City and County hospital, or persons who had some physical or mental disability that made it difficult to keep employment. Most of the others who were not in the Relief Home in April, 1909, if they live will probably come back there. Of the 14 applicants who did not receive aid, nine were in the Relief Home three years after the disaster or had died there.

One last group of the aged and handicapped remains to be mentioned,—35 applicants who had been neither in the almshouse nor at Ingleside, but who arrived at the Relief Home between April, 1908, and April, 1909. These had been able to hold out until then against the ravages of age, disease, incapacity, and misfortune. A few, a very few, were again independent of relief three years after the grant was made, but of the remainder, 21 were still in the Relief Home or other charitable institutions, and nine had either left the city or had died.

III

RESULTS

THE final important question to be considered in this study of relief of the aged and infirm is: What proportion of the aged and infirm persons in the Relief Home in April, 1909, were there solely because of the earthquake and fire of April 18, 1906? To answer this question one must know the proportion between the total population of San Francisco and the aged and infirm in the almshouse for some time previous to 1906.

TABLE 123.—PROPORTION OF ALMSHOUSE INMATES AND OF ALMSHOUSE ADMISSIONS TO TOTAL POPULATION, SAN FRANCISCO, 1890, 1900, 1905, AND 1909

Year	Population of city and county of San Francisco	Average number of almshouse inmates	Almshouse inmates per 1,000 of population	Admission to almshouse during year	Admissions to almshouse per 1,000 of population
1890 .	298,997	736	2.5	560	1.9
1900 .	342,782	947	2.8	670	2.0
1905 .	379,847[a]	890	2.3	773	2.0
1909 .	409,499[a]	1,295	3.2	816	2.0

[a] Estimated.

It seems fair to assume that the disaster was responsible, at least in part, for the increase of the proportion of almshouse inmates in the population from 2.3 per 1,000 in 1905 to 3.2 per 1,000 in 1909. The fact that in 1909 the number of admissions was not higher indicates that already as regards this class the abnormal conditions resulting from the fire were passing away. The high death rate would shortly reduce the Relief Home population almost to its normal proportion.*

* Between 1900 and 1905 the inmates of the almshouse went in and out much more freely than they do now at the Relief Home, but the effect on the average number present is impossible to calculate.

The increase, from 1904–05 to 1909, in the relative number of almshouse inmates in the population must not be attributed wholly to the disaster. The condemnation of the unsanitary City and County Hospital threw a part of the burden of its chronic cases on the Relief Home. The shock of the disaster to highly nervous and ill-balanced persons doubtless produced insanity in a number of cases. As the state insane hospitals were already overcrowded, the least troublesome found refuge in the Relief Home. But perhaps the most important factor in producing this charitable burden was the general disorganization of industry in the years 1907–08, due to a street-car strike in San Francisco and to the financial panic. The slow recovery of certain industries caused by the exorbitant cost of building was perceptibly checked. The result was that only young and able-bodied men could get work. Old and semi-able men who would in normal times have continued for several years to make a bare living, could find no work after the brick cleaning was done. This economic stagnation accounts for the failure of some who were given tools, or small grants to set up little shops or buy stock to peddle. The buying capacity of the laboring class, their prospective patrons, was greatly diminished.

Finally, the number of the aged and the infirm in the Relief Home was increased by those sent from a number of the private charities whose buildings were burned or whose funds were lessened. The private charitable agencies were the more inclined to disburden themselves as the new institution was so attractive. As one of the employes put it: "If the city furnishes clean steam-heated rooms, three hot meals a day, electric lights, and every convenience, the place will always be full. Lots of people in the Relief Home never had so much before." The new institution at its dedication was advertised to set a high standard of care. The maintenance of this standard by the superintendent drew to it, undoubtedly, some who formerly would not have applied for admission.

Since the variations in the numbers of the old almshouse inmates registered the increase due to the industrial stagnation following the labor agitation and the panic of 1893, it is reasonable to conclude that the several circumstances described above had

increased the number of the inmates in the Relief Home as much as had the disaster of April 18, 1906.

An interesting question, growing out of the coalescence in the Relief Home of the Ingleside refugee group with the old almshouse population, is the comparative social standing of the two groups. Were the Ingleside inmates potential almshouse inmates or were they such as would not have arrived there but for a great and wholly impersonal misfortune? The "refugees" maintained in the Relief Home a class identity and were particular to insist that they were not like "the old almshouse people." It has been pointed out* that there was a group at Ingleside whose occupations and general history marked them as belonging to a somewhat more skilful and resourceful class than the rest. Such of these as went to the Relief Home continued to be superior and exceptional, but far the larger number were precisely of the same human stuff as the interminable procession that had for forty years been entering the almshouse. On this point the testimony of employes who were in charge at Ingleside and later at the Relief Home was nearly unanimous and quite conclusive. They agreed that three-fourths of these refugees were "almshouse types" and would have reached an almshouse in a few years; and that some of the others, of rather better education and character, would have been cared for in private charitable institutions, or by children and relatives who because of the fire were too poor to take them. It is pointed out that these last if they shared the poverty of their kindred would have been far less comfortable than in the Home.

One clear distinction between the almshouse people and the refugees is a difference of temper. During the relief period the refugees got the idea that there were "millions for relief," in which they had a "just and equal share," and that as the Relief Home was built for them they had exceptional rights in it as victims of misfortune. They were, therefore,—the women especially,—more exacting, lazy, and termagant than the old-time inmates. Ingleside has been described as "one long vacation picnic" where they had varied and abundant food, very little work and, to satisfy their gregarious instincts, continuous gossip. Those who had become accustomed to the freedom of the camps were consequently

* See Part VI, p. 333.

more incorrigible as well as more able-bodied than the almshouse inmates, and were never bound by such necessary rules of labor and discipline as existed there.

It has already been demonstrated* that so far as age, proportion of the sexes, marital condition, and nativity are concerned, at least four-fifths of the refugees at Ingleside did not differ essentially from the inmates of the San Francisco almshouse. Collateral information corroborates this conclusion. The rents they had paid and the wages they had received before the fire were rarely above those common to the unskilled laboring classes, while the streets they had lived in were in the districts familiar to charity visitor and settlement worker. It may be concluded upon these facts that not more than one-sixth of the Ingleside refugees, at most 200 persons, were of the more fortunate and resourceful sort who but for some extraordinary disaster would never have become dependent.

Before undertaking to estimate the work of the Rehabilitation Committee in relation to the aged and infirm it is imperative to make clear the characteristics of the different classes with which they had to deal. The problems of the helpless, the very old, and the very young, stand apart. But the destiny of old people cannot, like that of children, be determined solely by the will of others, for self-will increases rather than diminishes with the approach of senility. So long as the old are on their feet in the world, whatever plans are made, whatever relief is proposed, may be set at naught. They cannot be imprisoned unless positively vicious, nor be refused relief, because the humane standard requires that age, however unlovely, shall be kindly treated.

There were at Ingleside 70† unruly, immoral, drunken people, who had to be ejected but who returned again and again by way of the jail and the hospital to ask assistance. To such as these only food and shelter could safely be given. In the Relief Home they were relegated to "The Last Chance," the name given by the residents to the building for senile incorrigibles. Some were in their second infancy and behaved like filthy animals, others had senile dementia and "imagined violence like children," accusing

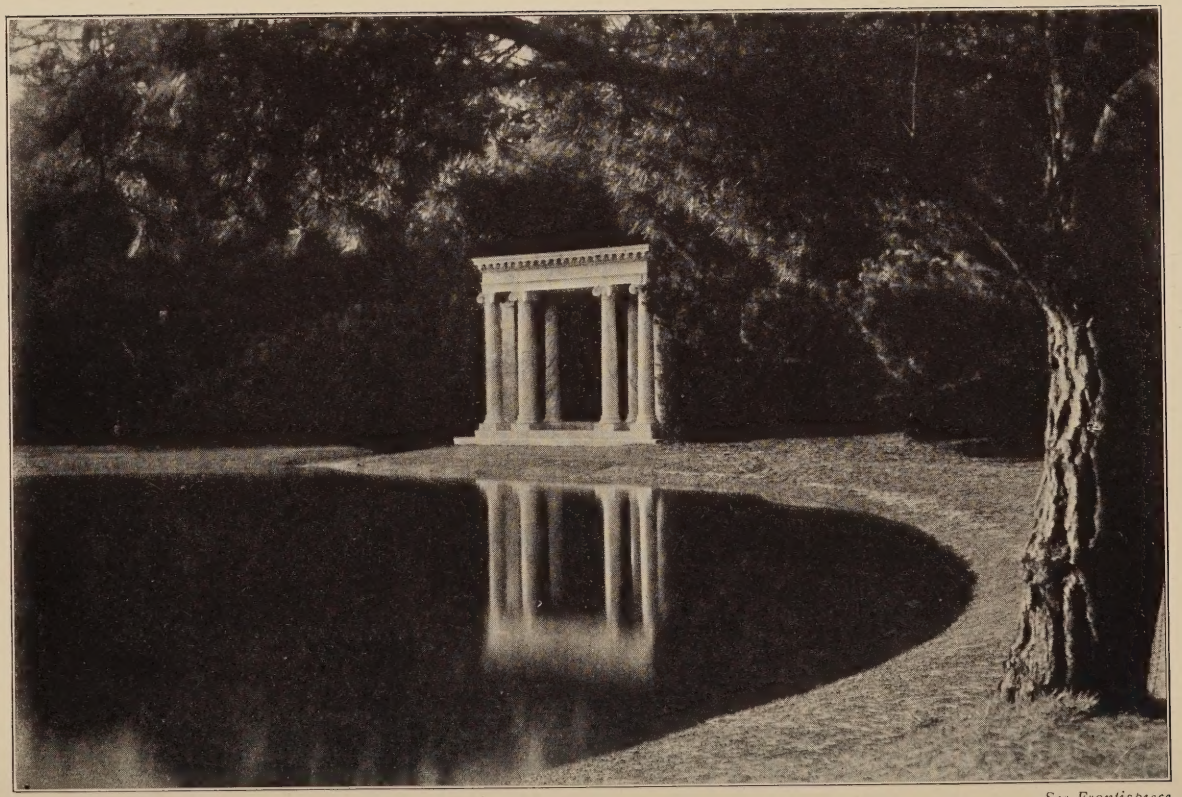
* See Tables 114–116, pp. 329–331.

† See Part VI, p. 325.

the nurses of stealing from them and of starving them, yet it would have been impossible to get them committed for insanity. Still others who came and went from Ingleside and who went in and out of the Relief Home as often as permitted, became insane with rage whenever they were crossed. Angry at some trifle, they would rave by the hour; but if locked up or deprived of some privilege they would gradually recover self-control and be quiet for weeks until crossed again. It would have been impossible for them to live in a family even of their own relatives. It was all but impossible to care for them in the institution until their vigor was depleted enough to make them stationary.

Another class is the wanderers, in all stages of senile dementia. Some were intelligent enough to apply for relief but wandered from Ingleside, could not be found by the visitors, and turned up later in the Relief Home. A few were promised grants but never claimed the checks. Those in the Relief Home got lost, could not remember where their rooms were, or now and then climbed the barbed-wire fence and ran away. Although for their proper care the same precautions were needed as at a prison, neither Ingleside Model Camp nor the Relief Home could be so organized. Every person had the legal right to come and go from the Relief Home at will. Some of the relatively able-bodied would go out to visit acquaintances or relatives, to beg a little, to work a little, or even to pawn their clothes, and after drinking up the money obtained, return exhausted or filthy to recuperate in the Home. The same may be said of the one-third of the inmates who were entered in the records as drinking or drunkards. Many of them combined with intemperance some other infirmity. For our purpose, however, it is immaterial whether they began to drink as a result of physical debility or whether they were sick because of drunkenness. In either case, it was very nearly hopeless to give them money for rehabilitation. A number are known to have wasted their grants in drink.

The Ingleside population affords a painful study in isolation. Among a thousand refugees over fifty years of age, a majority would be expected to have children or relatives and the hasty inference would be that family care should be given to a number that were in the Relief Home. Filial obligation is, indeed, too



See Frontispiece

"PORTALS OF THE PAST"

This beautiful arch was found practically uninjured in the midst of the ruins at the summit of Nob Hill. Mr. James D. Phelan had it removed to the banks of a little lake in Golden Gate Park, where it stands as a memorial to the devastated city.

little emphasized; but frequent migration weakens the family tie. An examination of these cases does not show many in which the refugees were dependent because of wilful neglect by relatives. The superintendent of the Relief Home in the year 1909 carefully investigated all cases about which there was rumor of property concealed or relatives able to give support. The result was that only a very few of either were discovered. In the case of those who had hidden savings, or an inheritance, the city compelled the payment of $15 a month for board and lodging or the leaving of the institution. In the case of most children who had been well-to-do, a payment was agreed on rather than the return to relatives.

A cursory glance at the Ingleside records would give the impression that all the mutilated, semi-blind, deaf, rheumatic, and disabled old people in the countryside; the one-legged and one-armed men and the men with no legs at all; the partly paralyzed and otherwise crippled, had been gathered there,—a forlorn company more than half of whom added to other defects the slowness of old age. The problem was not merely the relief of the aged, but the relief of the handicapped. The crippled had been for the most part self-supporting before the fire; some were elevator men, some were watchmen, many had sold notions or papers on the streets or peddled goods in the country roundabout. The peddlers on the whole did very well with their grants, perhaps because a physical mutilation is an asset to a peddler, or because no definite patronage had to be regained. A person with a physical defect but accustomed to unusual or skilled occupation, as for instance, the printing and distributing of bill-heads or the repairing of musical instruments, is not debarred from self-support as is the man who belongs in the ranks of common labor.

The restoration to self-support of even the able-bodied elderly women was quite as difficult as the rehabilitation of the handicapped. There was after the fire, as always, a considerable demand for cheap general houseworkers. To the casual observer, these sturdy old women at Ingleside ought to have been able at least to earn their lodging and food. But if the observer had attempted to employ one in her own household she would have found it all but impossible to endure her personal peculiarities. More

than half were born and had lived in foreign countries, and although to a degree Americanized, were relapsing into the peasant habits of childhood. In cleanliness and decorum a rising standard had left them far behind. To uncleanly and vulgar habits and lack of skill were added a tendency to misrepresent, even when truth-telling would be advantageous, and to be voluble on the subject of chronic grievances or ailments. Women of another type who were both cleanly and competent could not keep in work because they lacked initiative. Someone had to do their thinking for them. In the Relief Home where they had kindly supervision they became excellent helpers capable of earning small wages.

The chief elements in the failure of these old people, men and women, to recover their independence, were lack of adaptability, lack of speed, and poor judgment in business matters. Those who had maintained themselves for years, could not get back into their narrow familiar groove nor find another into which to fit themselves. An old man who was probably as good a cabinet maker as any other in the city, could do barely half the work in a day expected by employers, because of over-conscientiousness and slowness. In a thousand ways the inefficiency due to ignorance, lack of skill, and poor judgment, predestined the refugees of Ingleside to failure, whether they received grants or not, and whether the aid given was great or small.

In some cases the grants seem pitifully inadequate and it may be questioned whether the individuals had a fair chance to reestablish themselves. Remembering the high rents, the cost of materials, the cost of transportation, the dearth of employment, and the lessened consumption, larger sums than those given would seem to have been necessary to afford a prospect of permanent rehabilitation. But the Corporation could not anticipate panic nor exceptional lack of employment. A large proportion of these cases, moreover, had to be decided in August, 1906,* when the grants were discontinued or made in small amounts. In the cases of those who received $150 or more, there was no higher proportion of success than where smaller amounts were given. It is im-

* See Part I, p. 99 ff.

possible to determine from the information we have whether the later dependence of one-third to one-half of the Ingleside refugees was due to the industrial situation or to the deficiencies of the individuals themselves or to inadequate relief. One conclusion we may safely set down: no case of failure was due to any one of these causes alone.

Turning from the discussion of these qualifying circumstances to estimate the results of the relief of the aged, the infirm, and the handicapped at Ingleside and in the Relief Home, certain things emerge very definitely. For convenience and clearness they may be set down categorically.

1. *The speculative character* of relief after disaster, especially in the case of persons over fifty years of age, should be recognized and too much must not be expected from the issue. The recuperative power of aged persons is relatively small under ordinary conditions of life, but when they are thrown out of the groove of years, subjected to shock and hardship, and made to begin over again, it is infinitely smaller. For this reason the element of uncertainty should be reduced to a minimum by the use of records, by the employment of trained investigators, and by the consultation with camp commanders or others who have observed the applicants for some time. During the earlier part of the relief work in San Francisco grants were made after investigation, in lump sums which in a considerable number of cases were squandered or used unwisely. After the Model Camp at Ingleside had been in operation for some months and the camp commander had had time to observe the inmates, the recommendations of visitors were often modified at his suggestion; in some cases the money was placed in the hands of a visitor to be expended for the applicant, and in many others it was given in care of the Associated Charities. These later grants lasted longer and were of more avail in relieving the recipient than those made on less information and with fewer precautions.

2. *The value of charity records* as a basis for determining the kind and amount of relief that should be given in an emergency cannot be over-emphasized. The case records of the Associated Charities, of the several benevolent societies of the different nationalities, and of the Catholics and the Hebrews, and the records of the almshouse, all should have afforded a quick means of learn-

ing the former dependent or independent position of many applicants. Unfortunately in San Francisco, before the fire, most of these agencies did not sufficiently understand the value of permanent detailed records. The result was that a number of people who previously had been more or less dependent were assisted on the assumption that they were as likely to become self-supporting as those who had never applied for aid. Elderly indigents rarely resort to an alias and they might have been easily identified if the records had been reasonably complete and had been available in one central bureau. Since the disaster, the exchange of case information among the principal charitable agencies is proving invaluable in preventing duplication of relief and in developing unity of plans for constructive charity.

3. *The value of trained investigators* is distinctly apparent in a comparison of their recommendations with those of amateurs in the Ingleside cases. The inexperienced visitor, "taken in" by some plausible old person, would recommend a grant of several hundred dollars; the committee, mindful of many applicants yet to come and suspicious of the excessive enthusiasm of the visitor, would give half as much carefully guarded. The trained visitor, on the other hand, seized upon the hopeful points as well as the limitations of capacity and formed a balanced judgment which the committee usually accepted in substance and which was generally justified by the subsequent history of the applicant. The business of an investigator is not to harden his sympathies and expose imposture, but to become a trained and sympathetic expert in human nature. Especially in emergency relief, therefore, his judgment should be of the highest value.

4. *The pension and the direct grant* were both used in providing for two quite different classes of the aged and infirm. A number of feeble persons who had been decent and hardworking before the fire but who, very evidently, could never again be self-supporting, were given grants outright "till they should be able to work again" —as the committee kindly phrased it—or because they were "too nice to go to the almshouse." A larger number of cases, where it was impossible to determine whether the applicants were still capable of self-support or in need of institutional care, were given the benefit of the doubt. This was, indeed, almost compulsory

because institutional facilities were so meager. The intention of these grants must be wholly commended, but the history of the cases treated by the two methods indicates clearly that the money given in instalments in care of a visitor or of the Associated Charities had been much more effectively spent than that given to the applicant in a lump sum. If it be assumed—as it should be—that no decent person of this borderland class should be prematurely relegated to an institution, the results in San Francisco prove that a limited pension in the care of a friendly visitor is both wise and humane. It is, moreover, economical.

5. *The age of possible rehabilitation* is approximately defined by the results of these cases. The natural period of self-support is between sixteen and sixty; but the capacity of the unskilled laboring classes to keep the pace of modern industry often begins to decline at middle age. As regards health and ability to be self-supporting the decade between fifty and sixty is critical; and the number of those between sixty and seventy who, after such a disruption of their lives as that produced by the earthquake and fire, are able to re-establish themselves even with assistance, will be very small. To conserve the common self-respect and society's humane instincts, as many as possible should be encouraged to try.

6. *The lack of provision for certain classes* in San Francisco was well known to charity workers before the fire, but it became a far more serious matter owing to the sudden increase and shifting of these classes of dependents. There were many people set down as "convalescents" at Ingleside who remained permanently in need of institutional care. The hospitals continued to discharge, at the earliest possible moment because of overcrowding, numbers of half-well people who had no homes and little or no resources. Even those who went back to poor homes frequently did not recover fully for want of proper care during the convalescent period. Those without homes must go to the Relief Home, and the increase of this class of inmates became a serious tax on the institution. The medical attention that must be given to the inmates of the Relief Home is greater than had to be given in the old almshouse. The increase in the number of the incurables, due in some measure to the shock and hardships of 1906, makes

great demands upon the nursing staff. Although the number of admissions per thousand of the population is now no greater than before the disaster, the permanent burden of refugees will remain proportionately great for some years to come. Certain special classes—the convalescent, the incurable, the advanced tubercular, the chronic alcoholic, have never been adequately provided for in San Francisco. The transition from emergency to permanent provision affords the opportunity for developing the best methods and differentiating the kinds of charitable care.

SOME LESSONS OF THE RELIEF SURVEY

SOME LESSONS OF THE SURVEY

PAGE

PART I. ORGANIZATION AND THE EMERGENCY PERIOD . 369
PART II. REHABILITATION 370
PART III. BUSINESS REHABILITATION 371
PART IV. HOUSING REHABILITATION 371
PART V. AFTER-CARE. 372
PART VI. THE AGED AND INFIRM 372

SOME LESSONS OF THE RELIEF SURVEY

WHAT then are some of the lessons to be learned from this review of the San Francisco relief work that may be applied in other great disasters?

Part I. Organization and the Emergency Period

We see among other things:

1. The importance of postponing the appointment of subcommittees until a strong central committee has been able to determine general policies and methods of procedure.

2. The wisdom of reducing the bread line and the camp population as quickly as possible after the disaster so that the relief resources may be conserved to meet the primary need of rehabilitation.

3. The value of utilizing for emergency administration a body so highly organized and so efficient as the United States Army, to take charge of camps, and to bring to points of distribution the supplies required for those in need of food and clothing.

4. The necessity of utilizing the centers of emergency distribution for the later rehabilitation work of district committees and corps of visitors.

5. The need of establishing a central bureau of information to serve from the beginning of the relief work as a clearing house, to prevent confusion and waste through duplication of effort.

6. The importance of legal incorporation for any relief organization that has to deal with so large a disaster.

7. The importance of a strict audit of all relief in cash sent to a relief organization. The impossibility of an equally strict accounting for relief in kind, because of the many leaks and the difficulties attendant upon hurried distribution.

8. The desirability that contributions, especially those in kind, shall be sent without restrictions, as only the local organization is able to measure relative needs at different periods of the work.

9. The recognition of the American National Red Cross, with its permanent organization, its governmental status, and its direct accountability to Congress for all expenditures, as the proper national agency through which relief funds for great disasters should be collected and administered; thus securing unity of effort, certainty of policy, and a center about which all local relief agencies may rally.

Part II. Rehabilitation

We have to recognize:

1. The need, in at least the early stages of rehabilitation, of the district system, in order to facilitate application and investigation and to insure prompt committee action upon calls for assistance.

2. The need of a bureau of special relief from beginning to end of the rehabilitation work in order to meet the emergent and minor requirements of families and individuals without having to use the necessarily complicated slow-moving machinery of the rehabilitation organization itself.

3. The fact that even in a community where the residences of over half of the population have changed and the business section has been completely destroyed, it is possible to make individual investigations of family wants such as will generally mean the adding of the judgment of one outsider at least to that of the family.

We have to recognize further:

4. That the period of time elapsing between applications and grants will not be greatly altered if, after the early stages of rehabilitation, a centralized system is substituted for a district system.

5. That a flexible scheme of rehabilitation is furthered when no rigid limit is fixed for an individual grant and deliberation is required in each case where a grant of large amount is made.

6. That though rehabilitation may proceed generally along the line of fortifying each family in one particular direction, as for instance, in its business relations or housing accommodations, it will always be necessary to provide a considerable proportion of the families with subsidiary grants for other purposes.

7. That any centralized system which attempts to fix arbitrarily the different types of cases with which different committees shall deal will create a certain amount of confusion. If a centralized system seem desirable, the question is whether the committees in the central office should not have authority to consider cases according to geographical divisions rather than according to typical classes of applicants.

Part III. Business Rehabilitation

We learn, and the fact deserves to stand apart:

That when grants are made for the re-establishment in business of persons of little ability or experience, close supervision of plans and expenditures by agents of the relief committee is necessary to secure the best results.

Part IV. Housing Rehabilitation

We have to recognize:

1. That to provide but one form of housing rehabilitation is far from satisfactory.

2. That in a general way the three forms provided in San Francisco met the needs of the three general classes to be reached.

(a) With reference to the camp cottages it is too soon to say how successful the experiment will ultimately be of giving cottages for removal to other sites to those who may be classed as comparatively weak in resourcefulness and character. It is certain, however, that the permanent close grouping of the cottages in great numbers on open lots is a danger to be guarded against.

(b) With reference to the grant and loan houses, though it seems that in general the houses built by applicants were better than those built by the housing committee for the applicants, it by no means follows that direct grants of money if commonly adopted would always bring good results. Individual capabilities must be one determining factor. As to grants and loans, it may be said that a double standard is not practicable. A grant on one house and a loan on its neighbor lead to dissatisfaction and often failure on the part of the borrower to meet his debt.

3. That because of the highly specialized business ability

required, a separate department of the relief organization should have charge of all building and details of building.

4. That decisions upon housing applications and dealings with housing applicants should be centered in a rehabilitation department.

Part V. After-Care

We are brought to see that:

1. The applications made to an emergency relief organization will not include all who, as a result of the disaster, will eventually be obliged to seek succor. It is demonstrated that some permanent agency must be prepared to help those who, fighting heroically to the very end of their resources, give up after the temporary relief organization has discontinued active work.

2. The number of sufferers who need after-care may be increased by families who have been attracted to the city by illusive expectations of work.

3. The problems of family relief after a great disaster are essentially those requiring the personal care and attention which are characteristic of the work of an associated charities under normal conditions. The number of families that have come to the San Francisco Associated Charities in the years since the Corporation turned over the relief work to it, has been far larger than before the fire. It follows that for some years after so tremendous a disaster there should be an increase in the force of trained workers proportionate to the increase in the applications for rehabilitation. The community must be prepared to pay the additional cost.

4. Grants of relief, when they must be given regularly and for a considerable period (in the form that is often described as pensions), should be sufficiently large to assure reasonable standards of living.

Part VI. The Aged and Infirm

We see finally that:

1. A great disaster increases especially the number of the aged and infirm who become public charges.

2. One of the tasks of delicate readjustment is to remove from the almshouse the aged men and women who, merely through

the rough chance of a great catastrophe, are thrown with those whose lifelong habits and disabilities lead to the almshouse.

3. A critical test of the quality of a community is how far the responsibility for the aged, infirm, and handicapped who, save for the disaster, would never have become dependent upon public relief, is resumed by relatives, friends, or others who in the ordinary course of events would have cared for them; how completely the standard of private and family care for them shall be as though the disaster had never occurred.

APPENDIX I

DOCUMENTS AND ORDERS

Appendix I

DOCUMENTS AND ORDERS

PAGE

1. List of Members Finance Committee of Relief and Red Cross Funds and Its Permanent Committees . . 377
2. General Orders, No. 18 379
3. Extracts from The Army in the San Francisco Disaster. By Brigadier General C. A. Devol 383
4. Letter from General Greely to James D. Phelan . . 387
5. Plan of the Executive Commission 391
6. Original Housing Plan 394
7. The Incorporation of the Funds 398
8. Appointment of Board of Trustees Relief and Red Cross Funds, February, 1909 401
9. List of Official Camps 404
10. Grants to Charitable Organizations 405
    A. By Denominations and Nature of Work . . . 405
    B. By Denominations 405
11. Rehabilitation Committee: Details of Administration . 406
    I. Directions given by the Associated Charities 406
    II. Monthly budgets 408
    III. Method of work beginning July 7, 1906, in connection with the district [section] organization 408
    IV. The centralized system 412
    V. Consideration of cases out of turn . . . 412
    VI. A lesson learned regarding records . . . 413
    VII. Loose ends 415
    VIII. Bookkeeping and registration notes . . . 415
12. General Plan of Housing Committee 417
13. Statistics from Associated Charities 419
    A. Receipts of San Francisco Associated Charities from all sources, by months, from June, 1907, to September, 1912, inclusive 419
    B. Disbursements of San Francisco Associated Charities for relief and for administration, by months, from June, 1907, to September, 1912, inclusive . . 419

APPENDIX I

1

LIST OF MEMBERS FINANCE COMMITTEE OF RELIEF AND RED CROSS FUNDS AND ITS PERMANENT COMMITTEES

FINANCE COMMITTEE

James D. Phelan, Chairman
J. Downey Harvey, Secretary
Rufus P. Jennings (elected Secretary in the beginning but resigned)
James L. Flood (resigned July 16)
Thomas Magee
M. H. de Young
W. F. Herrin
Herbert E. Law
William Babcock (resigned June 29)
I. W. Hellman, Jr. (appointed in place of I. W. Hellman)
Rudolph Spreckels (appointed in place of Claus Spreckels)
Charles Sutro, Jr.
Allan Pollok (appointed April 21)
Garret W. McEnerney, elected to membership April 24th
Frank G. Drum, elected to membership April 24th
Joseph S. Tobin, elected to membership April 24th in place of R. J. Tobin

Elected April 24 to represent the California Branch of the Red Cross:

W. W. Morrow
John F. Merrill
Horace Davis

Appointed later:

F. S. Stratton, appointed April 30
F. W. Dohrmann, appointed June 29 on nomination of California Red Cross to succeed John F. Merrill, resigned.
Charles S. Wheeler, appointed July 13 to succeed William Babcock, resigned.

NOTE: At the meeting of April 30 Dr. E. E. Baker of Oakland was appointed to Finance Committee to represent Governor Pardee, at the latter's request. Later in the same meeting it was arranged that, since Dr. Baker's duties prevented him from attending meetings, he should be represented on the Finance Committee by F. S. Stratton. Mr. Stratton was from that date on a member of the Finance Committee, representing both the Governor and the Oakland Relief Committee.

SUB-COMMITTEES OF FINANCE COMMITTEE

Committee of Supervision (appointed April 22)

Allan Pollok, Chairman
F. W. Van Sicklen
A. Haas
Wm. Cluff
J. Solomon
Nathan Bibo
R. B. Hale
L. P. Lowe
W. L. Harvey
D. Samuels
R. D. McElroy
Edward Heller
W. F. Williamson

Purchasing Committee (also called Purchasing Agents, appointed April 26)

Allan Pollok
Edward T. Devine

Auditing Committee (appointed May 7)

M. H. de Young, Chairman
Joseph S. Tobin
Frank G. Drum

Committee on Hospitals (appointed May 9)

Edward T. Devine, Chairman
J. Downey Harvey
Allan Pollok

Rehabilitation Committee (authorized May 5, appointed June 29)

Edward T. Devine, Chairman (succeeded Aug. 6 by Mr. Dohrmann).
Rev. D. O. Crowley, representing Archbishop Riordan
Rev. J. A. Emery, representing Bishop Nichols
Rabbi Jacob Voorsanger
O. K. Cushing (Treasurer)
F. W. Dohrmann (Chairman from Aug. 6 on)
Dr. John Gallwey

Later appointments made by the Executive Committee were

Ernest P. Bicknell, appointed July 31 to succeed Dr. Devine
C. F. Leege, appointed July 31 alternate for Mr. Dohrmann and on Nov. 2, member, to succeed Mr. Bicknell
Abraham Haas, appointed Nov. 2 to succeed Rabbi Voorsanger
Frank Miller, appointed Nov. 9 to serve during Mr. Dohrmann's absence. On Nov. 2 Mr. Dohrmann was granted leave of absence for 90 days and Mr. Cushing was appointed Acting Chairman in his place

EXECUTIVE COMMISSION (OFFICIAL TERM OF OFFICE JULY 1 TO AUGUST 1, 1906)

Edward T. Devine, Chairman (appointed by the American Nationa Red Cross)
Edward F. Moran (appointed by the mayor)
George H. Pippy (appointed by the Finance Committee)

GENERAL ORDERS, NO. 18

HEADQUARTERS PACIFIC DIVISION,
SAN FRANCISCO, CAL., *April 29, 1906.*

I. In order to economically and efficiently perform the non-military duties of distributing relief supplies, the City of San Francisco is hereby divided into seven civil sections, as described in Paragraph XIV.

II. The following named officers are charged, generally, with administrative duties, as follows:

1. Major Lea Febiger, Inspector General; in general charge of the organization of relief stations, of their personnel, methods of administration and requisitions. Headquarters: Hamilton School Building, on Geary Street near Scott Street.

2. Major C. A. Devol, Depot Quartermaster; with all questions of transportation, storage, and allied duties. Headquarters: Presidio Wharf.

3. Major C. R. Krauthoff, Depot Commissary, with the commissary duties in connection with providing food supplies and the filling of requisitions approved by Major Febiger, Dr. Edward T. Devine, Special Representative of the National Red Cross, or other duly authorized agents or officials. Headquarters: Folsom Street Wharf.

4. An officer of the Army, not yet selected; with supplies other than food, and the filling of requisitions for such supplies after approval by Major Febiger, Dr. Devine, or other duly authorized official. Pending his selection these duties will be performed by Major Devol. Headquarters: Presidio Wharf.

5. Lieutenant Colonel G. H. Torney, M. D., U. S. A., has been placed in charge of all sanitary work. He is charged with the proper organization of sanitation, the formulation of regulations to carry out the proper measures of safety against any danger from unsanitary conditions, co-operating with the Health Commission of San Francisco.

6. Colonel W. H. Heuer, Corps of Engineers, is charged with all duties relating to engineering problems connected with the work in hand and in this connection will consult freely with the civil authorities in regard to the water supply, sanitation and all other matters in which engineering skill is required.

III. As far as practicable, all applications for relief, (whether for food, clothing, tentage or bedding) will be made direct to, and the administrative business connected therewith transacted directly with, the officers above named. This will facilitate relief and centralize data and action relative thereto. The officers named will, as far as possible, transact their business with each other and with outside applicants direct, that is, without reference to Division Headquarters, the object being to insure an economical, efficient and prompt service for the distressed and destitute.

IV. 1. As soon as practicable an officer of the Army, with assistants, will be assigned to each of the seven sections enumerated, with

the view of co-ordinating the work, and introducing at the earliest moment such methods as will prevent dishonesty or wastage, eliminate the unworthy and impostors, and insure economical administration.

2. Wherever an officer of the Army is not available a responsible civilian of the locality, designated by Dr. Devine, will be placed in immediate charge of each relief station, and assisted in organizing a proper personnel to carry on the work.

3. As soon as possible, rigid daily inspections will be made of every relief station, and local regulations introduced with the view of correcting abuses, neglects or mistakes. Relief stations will be reduced in number and personnel limited to the smallest possible number consistent with pressing demands.

4. The officer or person placed in immediate charge of each relief station will be carefully instructed by the officer in charge of the civil section to make his requests in duplicate, and those for food supplies must be separate and distinct from those for clothing, bedding, tentage, etc., because they must be filled from different supply departments. All requests must be in duplicate, and submitted through the officer in charge of the civil section to Major Febiger, at the Hamilton School Building, on Geary Street near Scott. In case of immediate need the requisition may be taken direct to Major Febiger.

V. It is expected and desired that commanders of military districts in San Francisco, charged with guarding of public buildings and other military duties, shall extend advice and, as far as practicable, needful assistance in the interests of the non-military duties of relief.

VI. Charges of wastage, deception, theft and improper appropriation of relief supplies have been freely made, and it is claimed that the food supply in some cases is too lavish in quantity, and is being issued without suitable discrimination. The period of extreme distress for food has passed, and at the earliest possible moment the issue of rations must be confined to helpless women and children, and refused to adult males, unless they are sick or in feeble condition.

VII. For the information of Division Headquarters, a system of inspection will be established through the Inspector General's Department, in order that the inspectors may be facilitated as much as possible in gaining information giving a clear idea as to how the work is going on. All officers connected with the distribution of supplies will keep such memorandum records, aside from their regular records, as will enable them to give to the inspectors a summary of the work being done, the method pursued, and in general such information and recommendation as they may have for improvements and economy.

VIII. The following permanent relief ration is fixed, the amount being stated in allowance per ration or per 100 rations:

MEAT COMPONENTS.

10 oz. canned meat or salt meat or canned fish, or
14 oz. fresh meat to the ration.

BREAD COMPONENTS.

14 oz. fresh bread or 10 oz. hard bread, or crackers or
12 oz. flour to the ration.

COFFEE AND TEA.

1 lb. coffee to 15 rations or
1 1-2 lbs. tea to 100 rations.

VEGETABLE COMPONENTS.

1 1-2 oz. beans, peas, rice or hominy, to the ration.
3-4 lb. fresh vegetables (80 per cent. potatoes, 20 per cent. onions) to the ration.

DRIED FRUIT COMPONENT.

1 oz. dried fruit to the ration.

MISCELLANEOUS.

15 lbs. sugar to 100 rations.
3 quarts vinegar (or pickles) to 100 rations.
2 lbs. salt to 100 rations.
4 oz. pepper to 100 rations.
4 lbs. soap to 100 rations.
1 1-2 lbs. candles to 100 rations.

It is recognized that exact conformity to articles herein mentioned is at present impracticable. However, the ration, commencing at noon, Tuesday, May 1, 1906, will be confined to the articles herein named, or proper substitutes equivalent thereto.

IX. After May 1, 1906, no rations beyond the articles above named, or their substitutes, will be issued from any relief station or district under military control, except on the prescription or order of a reputable physician or other competent authority. Issues of luxuries, or articles of special diet must be confined to infants or invalids. Any other course will speedily exhaust the very limited means of subsistence now at the disposal of the Army and of the Finance Committee of Relief and Red Cross Funds.

X. At the earliest practicable moment, each of the four officers charged with the supervision of the work of distribution of supplies will report approximate data from which the Division Commander can determine.

A. The amount of United States supplies actually received to date by the Army and the amount in transit.
B. The total amount of all kinds of supplies (army relief and other relief) actually received to date by the Army.
C. The total amounts issued daily to stations distributing food, clothing, tentage, etc., under Army control.
D. Same for those not under army control in San Francisco.
E. Amounts issued to towns outside of San Francisco.

While present reports through lack of sufficient force and supervision, cannot be exact, it is expected that they will as soon as possible be reduced to the methods generally in vogue in the Army.

XI. Officers in charge of departments will submit a report as soon as conditions permit, of the disbursements made, or indebtedness contracted in carrying out the relief work by the Army. They will immediately submit requisitions for necessary funds, giving the period which they are expected to cover, such requisitions to be accompanied by notes explaining the reason and necessity for such funds.

XII. Officers charged with these duties will be expected to make such daily record as to enable them to make weekly, or when otherwise called upon, a brief report of the work done, and when the civil authorities resume the work to present a complete report covering their entire operations.

XIII. Rigid economy is enjoined on every officer of the army engaged in relief work. No indebtedness will be contracted without the authority of one of the officers named in this order or the department or division commanders. It is desired and directed that any unusual and abnormal expense be reported verbally or in writing to the Division Commander so that authority covering expenditures, apart from the necessary ones of the employees, material and ordinary routine, may be specifically authorized.

XIV. RELIEF SECTIONS*

1st Section wherein all official relief stations are numbered between 1 and 100, is bounded as follows: On the south by Fulton street, on the east by Devisadero street, on the north and west by San Francisco Bay, and Pacific Ocean, including Presidio Reservation, but not including Fort Miley reservation.

2nd Section wherein all official relief stations are numbered between 101 and 200 is bounded as follows: On the north by Fulton street, on the east by Devisadero street and Castro street, on the south by 18th and L streets, on the west by the Pacific Ocean.

3rd Section wherein all official relief stations are numbered between 201 and 300, is bounded as follows: On the north and east by San Francisco Bay, on the south by Union street, on the west by Devisadero street.

4th Section wherein all official relief stations are numbered between 301 and 400, is bounded as follows: On the north by Union street on the east by the Bay, on the south by Market street, on the west by Devisadero and Castro streets.

5th Section wherein all official relief stations are numbered between 401 and 500, is bounded as follows: On the north by Market street, on the east by the Bay, on the south by 18th street, on the west by Castro street.

6th Section wherein all official relief stations are numbered between 501 and 600, is bounded as follows: On the north by 18th street, on the east by the Bay, on the south by the County Line, on the west by the Southern Pacific Railroad.

7th Section wherein all official relief stations are numbered between 601 and 700, is bounded as follows: On the north by L and 18th street, on the east by the Southern Pacific Railroad, on the south by the County Line, on the west by the ocean.

BY COMMAND OF MAJOR GENERAL GREELY:

S. P. JOCELYN,
Colonel, General Staff, Chief of Staff.

OFFICIAL:

W. G. HAAN,
Captain, General Staff, Military Secretary.

* In General Circular, No. 1, May 1, 1906, Section 1 is defined as the section in which relief stations are numbered between 1 and 100; Section 2, between 200 and 300, and so on. This numbering was used instead of that of General Orders No. 18.

3

THE ARMY IN THE SAN FRANCISCO DISASTER*

By Brigadier General C. A. Devol

At 7:45 on the morning of the disaster Companies C and D, Engineer Corps, arrived from Fort Mason and were reported to the Mayor and Chief of Police. They were directed by the former to guard the banking district and send patrols along Market Street to prevent looting. At 8:00 a. m., the Presidio garrison, consisting of the 10th, 29th, 38th, 66th, 67th, 70th, and 105th Companies of Coast Artillery; Troops I and K, 14th Cavalry; and the 1st, 9th and 24th Batteries of Field Artillery, began to arrive.

The Headquarters and 1st Battalion 22d Infantry, were brought form Fort McDowell by boat, arriving at 10:00 a. m., and were held for a time in reserve at O'Farrell Street. They were later utilized as patrols and as an assistance to the fire department. The Fort Miley troops, the 25th and 64th Companies Coast Artillery, had a longer march and did not arrive until 11:30 a. m.

Troops subsequently arrived in the city as follows:

April 19, Companies E and G, 22d Infantry, from Alcatraz Island; Companies K and M, 22d Infantry, from the depot of recruits and casuals, and the 32d, 61st and 68th Companies Coast Artillery, from Fort Baker;

April 21. Headquarters and two battalions 20th Infantry, from Presidio of Monterey;

April 22. Headquarters and ten companies 14th Infantry, from Vancouver Barracks;

April 23. The 17th and 18th Batteries Field Artillery from Vancouver Barracks.

These troops were all stationed in the Pacific Division and were ordered to San Francisco by the Division Commander. Troops arriving later by orders from the War Department will be enumerated later. It is believed the prompt appearance of the United States troops on the streets of the city was an object lesson to the minds of the evil-disposed, reminding them that the law of the land still existed with ready and powerful means at hand to enforce it, and was of incalculable moral and material benefit to the city.

General Funston moved into the Commanding General's quarters at Fort Mason, establishing both Division and Department Headquarters

* Extracts from article printed in the Journal of the United States Infantry Association, Vol. IV, No. 1, pp. 59–87.

at that point, and the Signal Corps immediately began to stretch wires for telegraph communication to various points of importance in the city.

The entire force in the city finally consisted of 1 Major-General, 1 Brigadier-General, the 1st and 14th Regiments of Cavalry, the 10th, 25th, 27th, 29th, 32d, 38th, 60th, 61st, 64th, 65th, 66th, 67th, 68th, 70th, and 105th Companies Coast Artillery; the 1st, 9th and 24th Batteries Field Artillery; the 11th Battalion Field Artillery, consisting of the 17th and 18th Mountain Batteries; the 10th, 11th, 14th, 20th and 22d Regiments of Infantry; Companies C and D, Corps of Engineers; Companies A and B, Hospital Corps; Companies A, E and H, Signal Corps, and 168 staff, detailed and retired officers, a grand total of 6000 men and officers. To these men were added during the earlier days a large force of the navy, a battalion of marines, and a force of naval apprentices, also the force of the National Guard, State of California.

Officers of the Quartermaster's Department were stationed at Oakland Pier, Point Richmond, the Santa Fe freight yard, Entries Nos. 1, 2, 3, and 4, Quartermaster Depots Nos. 1, 2, 3, and 4. Officers of the Subsistence Department were stationed at the Food Depots, Nos. 1, 2, and 3. The various Quartermaster and Commissary Depots were connected by wire with the office of the Depot Quartermaster, which had been established in the Quartermaster Warehouse at the Presidio, and the Commissary Depots connected with the office of the Depot Commissary, which was established at Folsom street dock. Every arriving car was checked up across the bay, either at Oakland Pier or Point Richmond. Every lighter leaving for any of the entries was reported by wire to the Depot Quartermaster with the car numbers and what entry consigned to. The Depot Quartermaster could thus control the supply and balance the arrivals at the different entries, wiring orders to deliver more or less at the different points as occasion demanded. A dispatch boat was put in service, making two trips daily to Oakland Pier. At each trip, yard car slips giving complete list of cars with numbers and contents were forwarded to the main office. These were abstracted as fast as they came in and from this abstract acknowledgment of arrival was made to all donating parties in the different parts of the country. This branch of the work was most important, as Relief Committees in the various cities and towns were always desirous of obtaining information which would enable them to inform the people of their community that the stores had arrived in San Francisco and had reached the suffering people. The record also enabled satisfactory answers to be given to the hundreds of inquiries by wire and mail from all over the country on this

subject. Every car load was finally accounted for and inquiries answered locating stores, except in some cases of individual packages.

The Quartermaster-General had been asked by wire to have the number of every car of military supplies reported to San Francisco by wire as soon as it was dispatched. These instructions were promptly given, and this advance information aided very greatly in preventing confusion.

The stores for the Presidio were delivered by river steamers acting as lighters from cars at Oakland Pier. At Entry No. 2, or the three docks above described, deliveries were from river steamers acting as lighters and also from cars delivered alongside of the docks by floats. Entry No. 3 was by cars sent across the bay on floats and delivered at the 3d and Townsend Railroad yard, which fortunately was not destroyed by fire. The small amount of freight that arrived from the south also came into this depot. Entry No. 4 was from the Santa Fe Railroad by float to the Spear and Harrison freight depot. The steamships delivered at the three docks, 8, 10, and 12. It will thus be seen that there were four avenues through which supplies could reach the city simultaneously, and by night as well as by day.

Forty-five officers were detailed on arrival to take charge of various stations throughout the city. Fifteen were ultimately detailed as assistants to the Depot Quartermaster, and placed in charge of the various entries and depots, as above stated. As the various stations were established in all administrative departments, the Signal Corps connected up the stations by wire with the main offices and Department Headquarters. Operators were placed at all instruments and communications by day and night established. During the first three days issues were made from the quarter-master supplies in store at the four depot warehouses at the Presidio, which amounted to 3,000 tents, 13,000 ponchos, 58,000 shoes, 24,000 shirts and other articles necessary to relieve immediate suffering. This issue was made in the face of necessity without any authority, but when reported was promptly approved by the Secretary of War.

The Finance Committee asked that the army take over all transportation in the city for all purposes for betterment of management in systematizing under one head. The Division Commander directed the Depot Quartermaster to take it over, and Captain Peter Murray, Quartermaster, 8th Infantry, was directed to report to him for that purpose. An office for this part of the transportation was established at Hamilton School, and in two days the number of hired teams for this part of the work was cut down from 557 to 109.

The population of San Francisco had spread over the surrounding country, refugees in large numbers going to San Jose, Oakland, Berkeley, Alameda and Sausalito, and naturally the people in these outlying towns demanded their proportionate share of relief. Officers were sent to the various interested sections and remained in charge, the system being similar to San Francisco. The distribution, however, of supplies over this enlarged territory added considerably to the burden which relief workers were already carrying.

The gradual evolution of a completed camp system had kept pace from day to day with the growth of other relief work. As before stated, there were on hand at the Depot Quartermaster's storehouse for immediate issue some 3,000 tents (common), and 12,000 shelter tents. This canvas placed indiscriminately wherever ground was available initiated what grew into a very complete system of camps. By the prompt action of the War Department, tentage had been shipped by express from different depots in the United States and soon became available, there being finally issued some 25,000 tents, many of which were conical, and wall tents of large capacity.

As fast as camps were established the outlying and scattered tents in that vicinity were called in and placed systematically as a part of the camp. Each camp was known by number and each tent was known by number.

On May 29, General Orders were issued, defining the camps, the total at that time being twenty-one, eighteen of which were in San Francisco and the other three in outlying cities. The sanitary arrangements varied in regard to the different conditions. Eighteen camps were variously scattered through Golden Gate Park, the Presidio Military Reservation, what is known as Harbor View Flat, Fort Mason Military Reservation, and the various other parts of the city. No restrictions were placed on the inmates of these camps save those required by decency, order, and cleanliness. If the occupants persistently refused to obey the rules to meet the above requirements they were obliged to forego the benefits of government canvas and relief stores.

4

LETTER FROM GENERAL GREELY TO JAMES D. PHELAN

HEADQUARTERS PACIFIC DIVISION
SAN FRANCISCO, CALIFORNIA

June 15, 1906.

Mr. James D. Phelan, Chairman,
Finance Committee of Relief and Red Cross Funds,
Hamilton School, City.

Sir:—

1. I understand from the morning papers that a telegram signed by you and Mayor Schmitz, has asked the retention of the Army on duty in San Francisco for ninety days from July 1st.

2. I have seen Mayor Schmitz this morning and he concurs with me in the belief that the relief of the Army on July 1st is in the public interests, and after consideration of the opinions expressed by me in this letter, I trust that the Finance Committee will agree in the wisdom of withdrawing their request.

3. The spirit of American institutions is obviously adverse to the quartering of troops in times of peace in large cities, which is in this case supplemented by reasons of a practical and economic character. From all sources, there is a consensus of opinion that the service of the Army for relief purposes in San Francisco was of great benefit to the city of San Francisco and the State of California. That July 1st marks the date on which federal troops should cease to guard stores, control camps, administer order and provide sanitation for civilians quartered on city grounds or private property, is my conviction.

4. Your attention is called to the fact that there are classes of worthy citizens who in considerable numbers are now deprived of their ordinary means of gaining a livelihood, either by lack of public funds or from destruction of private business. Among these may be mentioned firemen, policemen, school teachers and physicians.

5. Your attention is particularly called to the fact that a certain number of such persons could be given temporary employment by the Red Cross organization if the present guards and camp administrations of the Army were withdrawn. In short, the officers and men of the Army are now performing duties and rendering services which should be performed and rendered by the destitute men in San Francisco. I submit to your Committee whether it is advisable to favor a policy which thus discriminates against civilian labor because the work of the Army is done without expense to the Red Cross Funds.

6. If the Red Cross was not amply supplied with funds, there might exist a necessity for free army labor but such is not the case. The morning paper reports that Mr. Bartnett is favoring the immediate distribution of the greater part of six million dollars now in the possession of the Committee.

7. Of all the methods of relief that which most commends itself to me from a careful consideration of this question, is that advanced by Dr.

E. T. Devine, and known under the general term of rehabilitation. There is no better way of rehabilitating a man than by allowing him to earn a living salary. In this case it can be conjoined with the care and relief of the destitutes who are rapidly being reduced in number.

8. It has been unofficially advanced that the withdrawal of the Army would involve conditions of disorder and that sanitary conditions would not be as carefully observed as under strict military methods. It is believed that the rigidly enforced methods of the Army cannot be equalled by ordinary civilian control and it is also acknowledged that the suggestion of a soldier with a gun is more potent in enforcing order that the directions of a policeman with a club.

9. On the question of order and sanitation, experience has shown that the people of San Francisco are self-respecting and desirous of conforming to proper methods of life as regards the three important points of order, decency and cleanliness. That this is a fact and not an opinion, is shown by the conditions attending the 43,000 people now under canvas in the City of San Francisco. Of this number 18,000 are under military supervision, while 25,000 are scattered elsewhere throughout the city. About 10,000 of these people have been continually under military supervision and 8,000 more have lately been taken in charge. It might be thought the 25,000 other people supplemented by the 8,000 lately transferred, would in the past two months have become centers of infectious diseases or the centers of disorder and violence, which has not been the case as infectious diseases have been sporadic and the conditions of order have been such that as far as I know no murder has been committed and only one or two assaults have been made.

10. It appears to me that the time has arrived when some definite plan of organization should be formulated. At present no one connected with the Red Cross has any power to act, not even Dr. Devine, save as to certain expenditures for rehabilitation which in limited amounts have been appropriated.

11. To illustrate a practical method of handling this question, a definite line of organization is herewith suggested. It is worse than useless to expect that the interests of the tens of thousands of people and sums of money running into the millions can be economically and efficiently administered by men giving such part of their time as remains after transacting their own business, to the questions of relief. There must be not only a paid personnel but to obtain men of character, efficiency and skill, they must be well compensated.

12. The Finance Committee should allow no money to be spent except on estimates which should be submitted monthly in advance so that they may be properly discussed by the Finance Committee before paying the money. Emergencies can be met by allowing a small sum for each particular department for contingent expenses. It is believed that the duties of the Finance Committee should be confined to questions of policy and considering of estimates and authorizing them formally.

13. The executive work should be done by three men who should receive a salary of not less than $5,000 per year. One member should be a special representative of the Red Cross and as Dr. Devine would probably not remain many months and his services are needed as an advisory to

the Finance Committee, it is suggested that some one be named by Dr. Devine if he will not serve himself. The second member should be named by the Mayor of San Francisco and the third should be selected by the Finance Committee from individuals familiar with the industrial, commercial and business interests of San Francisco. This committee should divide the duties between themselves.

14. Supplies should be centralized and should be in charge of a carefully selected man to receive $10.00 per day, with an assistant who should receive $5.00 per day. This official should under no circumstances have anything to do with the purchase of supplies but only be responsible for their receipt, care, and issue.

15. Each camp should be placed under a very carefully selected officer of the Fire or Police Department who is on furlough; preferably to be Captains and Lieutenants of the Fire Department and Captains, Lieutenants and Sergeants of the Police Department, and should be paid according to the size and importance of the camp. The familiarity of these men with the people of San Francisco and their habits of authority should enable them to properly supervise these camps, which naturally would be under the general direction of one of the three executive members of the committee. The present surgeons should be replaced by doctors of executive ability and standing of which it is understood that there are many without practice. There should be about one doctor to each seven hundred persons and their pay should be from $3.50 to $5.00 per day.

16. At places where guards are necessary, civilian watchmen, drawn largely from furloughed policemen and firemen and male school teachers, should be placed in charge. It might be added that wherever opportunity for women's work offers, it should be given to school teachers of standing now on furlough.

17. All expenses of sanitation and policing of these camps should be at the expense of the Red Cross. While they would be naturally subjected to inspection from time to time by the sanitary officers of the city yet such officers would, it is believed, not interfere unduly with the arrangements in these camps. There should be special police officers on duty at night at the larger camps, these also to be paid employees.

18. In short, an organized, well selected and properly paid personnel is indispensable to the successful handling of the relief work.

19. Supplementary to the executive committee, there should be an agent charged with the rehabilitation work, acting under the special direction of Dr. Devine or his successor. The policy regarding rehabilitation should be liberal and a very considerable sum should be set aside therefor subject to distribution as Dr. Devine or his successor might direct.

20. Briefly this letter looks to action and organization, which cannot progress satisfactorily while the Army is conducting independently a part of this work. There are large sums of money on hand and the public naturally has a right to demand results.

21. Valuable time is being lost as regards questions of shelter and rehabilitation through lack of suitable organization.

22. The Committee will think perhaps that I have expressed myself

very forcibly in this matter, but my great interest in the adoption of the best and speediest means of restoring normal conditions in San Francisco and in the relief of its destitute, will, I hope, be viewed as excuses for my speaking freely and fully, and offering definite advice relative to the work in hand.

23. In view of the great importance of the interest the municipality has in this work, I have furnished a copy of this letter to his Honor, Mayor E. E. Schmitz.

24. May I then express the hope that the Finance Committee will agree with me that the Army will be withdrawn on July 1st.

25. I may add that should the services of say half a dozen officers be needed in the way of advice and aid during July, I should be glad to take steps looking to their detail provided the Secretary of War approves which I believe he will.

Very respectfully,
A. W. Greely,
Major General, Commanding

5

PLAN OF THE EXECUTIVE COMMISSION*

Submitted to the Finance Committee, Relief and Red Cross Funds, June 26, 1906

The work to be undertaken will naturally fall into eight main departments.

I. Management and Sanitation of Camps. The camps are of four classes:

1. Military Camps on military reservations. These will continue under the supervision of the military authorities and our only relation to them will be to furnish any necessary food, clothing or other relief, and to arrange for the eventual removal of any who are not able to make their own arrangements.

2. Military camps in public parks and squares. The problem in these camps is to provide superintendence, sanitation, policing and labor, which are now supplied by the Army. The present organization should be continued, the pay-roll being transferred but the personnel so far as possible being retained from the commanding officer of camps down. Estimates for the expense of conducting these camps for the month of July have been supplied to the Finance Committee by General Greely and appropriations in accordance therewith are recommended.

3. Camps in public squares or on other city property not under military control. These camps should be immediately incorporated into the system which now prevails in the military camps. The co-operation of the Park Department, the Health Department, and the Police Department will be essential, but we are informed by the Mayor that the expense of sanitation and policing which has heretofore been borne by the Army will have to be met from the Relief Fund and probably the same is true of the non-military camps which will become a part of the same system.

4. Camps and straggling shacks and tents on private property. The Commission will have no authority to interfere with persons living either in tents or in temporary dwellings on private ground, but the giving of any relief to such persons may be made subject to any conditions which are considered necessary, and the intervention of the Health Board may be asked whenever there are insanitary conditions.

II. Warehouses. After July 1st, there will be only two warehouses, one in the Moulder School, for provisions and the other, now in the Crocker School, and about to be removed to the new warehouse, Geary and Gough Sts., construction of which has been authorized by the Finance Committee, for clothing and other relief supplies. It is expected that the present management of these two warehouses can be continued, the military officers now in charge being given leave for this purpose and engaged by the Commission. In this event the officers, as superintendents of the warehouses, will probably be made purchasing agents of the Commission for the kind of goods of which they respectively have charge.

*See Part I, p. 20.

III. Hot Meal Restaurants. There are now some 27 hot meal restaurants, on which 10 cent and 15 cent tickets are issued by the Red Cross in the several sections, to be redeemed by the Finance Committee. As these restaurants are located in camps any necessary supervision of their management and sanitation so long as they are continued may safely be entrusted to the superintendent of camps and to those who are in charge of the several camps under his direction. The Commission should assume responsibility for the issuing of tickets and certifying the bills of the contractors to the Finance Committee.

IV. Section Organization. The civilian chairmen of the seven sections, in addition to their duties in the distribution of food and clothing in the relief stations have succeeded to the duties of the military chiefs of sections, and they should be responsible to the Commission until relieved, which cannot probably be earlier than the end of July. These chairmen have given their entire time to this work since May 1st and they should be paid for their services. They should be held responsible in the immediate future for the distribution of clothing, meal tickets and other relief and for the second registration which is now in progress and which will bring to the Commission a large number of cases in which gifts of money or its equivalent are required.

V. Hospitals. The care of the indigent sick has thus far been in part in emergency hospitals maintained as a part of the camp system, and in part in private hospitals on a per capita basis—payment being made to the hospitals for each patient who is accepted as a proper charge on the relief fund. It is desirable that the present plan be continued, under the supervision of the Commission, the medical executor who has been engaged by the Hospital Committee remaining in charge and supervising the emergency hospitals in camps as well as the care in private hospitals, of which the expense is met from the Relief Fund.

VI. Special Relief. This is now one of the most important parts of the work to be done by the Commission. It includes all aid given to individuals or families other than food or ordinary clothing. Its key-note is rehabilitation. Its object is to enable those who are now dependent on the relief stations, or whose means of livelihood have been destroyed, to become self-supporting. The means employed are the furnishing of tools, furniture, sewing machines or other things, transportation to other places, or loan, as may be indicated by the investigation in each instance. The Finance Committee has thus far advanced $15,000.00 for experimental work in this direction. About 500 applications have been passed upon, and checks have already been drawn and await signature, for over $3,000.00 in excess of the amount appropriated. It is recommended that an additional appropriation for this purpose be made at once. An advisory committee of 5 or 7 members will be appointed in connection with this work.

VII. Loans. The Commission has under consideration the advisability of opening a department of loans on

1. Pledges, such as are ordinarily deposited in pawn-shops.
2. Real estate mortgage for the erection of homes.
3. Chattel mortgage on furniture, etc., and
4. Personal endorsement.

Such a department or departments would be of great service to persons who do not wish to accept charity and who are still not in position unaided to build, furnish their homes or get started in business. Especially is this true on account of the delay and uncertainty in the payment of insurance claims. The Commission is not yet prepared to make a definite recommendation on this subject, and it is named only as one of the departments of work which it may be desirable to undertake in the near future.

VIII. Housing. The question of shelter appears to the Commission to be the one of paramount importance—so important indeed as to require not only further consideration by the Commission itself and by the Finance Committee, but also the co-operation of a strong board of consulting architects and builders who would doubtless be willing to assist the Commission in this capacity without compensation. Estimates are before the Commission for the construction of temporary dwellings of from $200.00 to $400.00 each. His Honor, Mayor Schmitz, has expressed the opinion to the Commission that instead of constructing such temporary buildings efforts should be made to provide before the winter season a sufficient number of permanent homes of an attractive character for all who need to be housed. The Commission is inclined to accept this view although it is admitted that some additional temporary barracks may be found necessary if by September 1st, it appears that there will be a shortage of permanent housing accommodations.

If the Finance Committee decides that it will be advisable that $1,000,000.00 or some such amount be invested in acquiring land and erecting homes to be rented and sold on reasonable terms of monthly payment, it is probable that this sum can be greatly augmented by investment from private parties, if for any reason the Government deposits are not found to be available for this purpose. The business can be so conducted as to pay a reasonable return on such investment and still make the dwellings of moderate cost to the renter and purchaser.

Finances. It is understood by the Commission that complete financial control remains with the Finance Committee as was suggested by General Greely in his letter of June 15 to the Finance Committee. All work undertaken by the Commission will be on estimates and plans submitted in advance to the Finance Committee. All bills will be audited and paid by the Finance Committee. The Commission will make only such purchases and contracts and engage such employees as have been authorized by the Finance Committee, and the certificate of the duly authorized officers and agents of the Commission would become a warrant for payment when found to be in accordance with the action of the Finance Committee. Certified copies of resolutions authorizing given lines of work should be supplied by the Finance Committee to the Commission. On the other hand, to fix responsibility and prevent confusion, all executive work, both for relief and for rehabilitation, should devolve upon the Commission, which should be held responsible for initiating relief measures, presenting them to the Finance Committee and subsequently carrying them into effect.

6

ORIGINAL HOUSING PLAN

Recommendations Submitted to Finance Committee, July, 1906

San Francisco, Cal., July 10, 1906.

James D. Phelan, Esq.,
Chairman Finance Committee.

Sir:—

The Finance Committee at its last meeting referred to the Rehabilitation Committee for consideration and report a proposition made in the Finance Committee by Mr. M. H. de Young that a donation be made to any workingman owning a lot in the burnt district of one-third of the value of the dwelling to be erected on it, this donation however, not to exceed in any case the sum of five hundred dollars, and to be paid, not to the lot owner, but to the contractor who builds the house when it is completed and clear of liens.

The Executive Commission has had under consideration various plans for acquiring tracts of land and building homes for sale or rental, one such plan having been referred to the Commission by the Finance Committee at its last meeting. The Executive Commission has also appointed, with the knowledge and approval of the Finance Committee, a consulting board of architects and builders who have placed their services at our disposal without compensation, both for expert counsel on general plans and for the making of suitable designs for dwellings which might be built by the Commission, or by individual lot owners.

Under these circumstances, both the Executive Commission and the Rehabilitation Committee have given careful consideration to this subject, and have held informal joint sessions in order that any recommendations made by this Committee might have the endorsement of both bodies, and might, if possible, be such as to secure the immediate favorable consideration of the Finance Committee. It is agreed on all sides that no time is to be lost if houses are to be made available before the winter season, and before the tents which are now in use are so dilapidated as to be uninhabitable.

The Rehabilitation Committee recommends the acceptance of the principle that workingmen and others of moderate means whose homes were destroyed by fire, who own lots in the burnt district, and who cannot obtain from banks, building and loan associations or other societies enough to rebuild without assistance, should be aided in rebuilding by a donation or loan from the relief fund. This policy involves no new action by the Finance Committee except the appropriation from time to time of such sums as may be required by the Rehabilitation Committee to carry it into effect. It is exactly in line with the work which that Committee was created to undertake. This Committee is therefore already endeavoring to ascertain how many applications are likely to be made for such donations or loans, and devising such safeguards as will protect the operation of the plan from the obvious abuses to which it

might be subjected. If there are any conditions of such grants which the Finance Committee, or its members, would consider it desirable to call to our attention, it is suggested that this be done at the earliest possible moment; and if the Finance Committee disapproves the plan, that of course, should be indicated before any further steps are taken. As soon as the information is available, an estimate will be presented to the Finance Committee as to the amount of money which is required to carry this policy into effect. We consider it doubtful whether this plan, of itself, will go very far towards providing shelter for the families now in tents, but the time which has elapsed since the plan was proposed has not been sufficient to enable us to secure accurate information on this subject.

The Executive Commission on July 9th held a conference with the consulting Board of Architects and Builders, at which the Chairman of the Finance Committee, the Mayor, and some of the members of the Rehabilitation Committee were present, and the whole subject was exhaustively considered. The conclusion reached was that no one plan had been suggested which would completely solve the problem of housing the homeless families, but that immediate action is desirable in the following directions:

I. The first necessity is the shelter of those who are entirely dependent. We recommend for this purpose the erection on city property of an attractive permanent building or buildings on the cottage pavilion plan for the care of aged and infirm persons, chronic invalids and other adult dependent persons for whom it is not so much a question of rehabilitation as of permanent maintenance. We recommend that such building or buildings to be erected from the relief fund be large enough to accommodate one thousand men and women, and that the maintenance of the institution after it is erected be left to the municipality. Alternative plans would be to care for these aged and infirm persons in existing private institutions, on a per capita weekly basis similar to that on which patients are now cared for in private hospitals, or to make an allowance in the nature of a pension for their care, in private families. We believe that the erection of a special pavilion would be more economical and that it has the indirect advantage of enabling the city to secure an attractive modern public home for aged and infirm persons. The plan suggested, supplemented by the policy now in force of caring for the indigent sick in hospitals and the ordinary operation of the established charitable agencies of the city, will, it is believed, adequately and humanely shelter those who are actually destitute, and who, from lack of any earning capacity, must remain entirely dependent upon public relief.

II. The next and more serious problem is the supply of dwellings for families who ordinarily pay a moderate rental, who do not own land and have no considerable savings, but who are in receipt of ordinary wages. There are probably five thousand families now in tents or other temporary shelter who are in this position. Possibly, if those who are temporarily out of the city and who desire to return are included, this number may be ten thousand. No accurate estimate is possible for the reason that there is no information available as to what number have already permanently removed to suburban towns, what number has been

absorbed in existing homes by the doubling up process, and what number will build for themselves. What is certain, however, is that no real beginning has yet been made by private enterprise or otherwise in the erection of dwellings for the five thousand families of which we do have knowledge, although nearly half of the long summer season, which, fortunately, lay between the disaster of April and the winter season, has already elapsed. It was, therefore, the unanimous conclusion of the conference, and it is the official recommendation of the Relief Commission that in addition to all that is done for individuals through the Rehabilitation Committee some considerable contribution to the supply of homes should be made directly from the Relief and Red Cross Funds, either by financial assistance to private individuals or corporations in building on a large scale, suitable dwellings, on satisfactory terms; or by the creation for this particular purpose of an incorporated body, which can make contracts and enforce legal obligations. It is, therefore, recommended: that unless the alternative suggested can be made immediately effective, eleven or more persons, including the Mayor, the Chairman of the Finance Committee and suitable representation of the National Red Cross, the Executive Commission and the Rehabilitation Committee, be designated by the Finance Committee to form a corporation under the laws of this State relating to corporations not for profit, that not less than one million dollars be subscribed by the Finance Committee as capital or as a permanent loan to this corporation; that the homes thus provided be sold on a monthly installment plan to families who were living in San Francisco on April 17th, and rented to those who are unable to purchase; that all income from rentals and sales after meeting necessary expenses be invested in the building of other houses, or for such other public philanthropic objects as may be decided upon by the corporation with the consent of the Finance Committee. After one year it might be found practicable and desirable for the corporation thus formed to sell its remaining property and interests to Savings Banks or otherwise, and to dispose of the entire sum thus obtained for the relief of those who were still at that time in any way in distress through the disaster, or if there were no such distress, then for some public purpose which might be decided upon.

The essential thing at this time is that, at the earliest possible moment some of the funds which are now lying idle in the treasury of the Finance Committee, shall be put at work providing homes for the working people of the community. The plan which we have recommended is proposed, first, as a relief measure because the tents will not provide proper shelter after October; second, as a measure of public policy, because, in the interests of the community it is not desirable that San Francisco shall lose her present population of working people merely because there are not dwellings to be rented or bought; third, also as a measure of public policy, because it is desirable that workingmen shall have the opportunity to own their homes, and this opportunity is now afforded, not on a charitable, but on a reasonable and just business basis; and, finally, because the intelligent and efficient carrying out of the plan proposed will enable the community to set a standard of attractive, sanitary, safe, and yet comparatively inexpensive dwellings which will

have a beneficial effect not only in the immediate future, but for the coming generation. The co-operation of the municipal administration in enforcing suitable conditions as to sanitation, light, ventilation, fire protection, etc., of the architects in making plans for convenient and attractive homes at moderate cost, of the building trades in getting these homes built, and of the Finance Committee in advancing capital and creating a corporation which will ensure the purchasers against fraud or injustice, will solve the housing problem and nothing less than this co-operation will solve it.

In closing this report, however, the Rehabilitation Committee and the Relief Commission alike wish to emphasize the fact that there is no intention that the relief fund shall become a providence of the refugees, solving all their difficulties and relieving them of all individual responsibility. On the contrary, it is confidently expected that each family will to the greatest possible extent solve its own problems, find its own capital, decide on the plans for its own home, discharge its obligations for any money advanced as soon as practicable, and that if these recommendations are adopted the entire business will be so conducted by the Rehabilitation Committee, the Executive Commission and the corporation formed for the purpose of acquiring land and building homes, as to preserve in full integrity the fundamental traits of American character, individual initiative and personal responsibility.

Respectfully submitted on behalf of the Executive Commission and the Rehabilitation Committee.

Edward T. Devine,
Chairman.

7

THE INCORPORATION OF THE FUNDS

San Francisco Relief and Red Cross Funds, a Corporation

(Incorporated July 20, 1906)

MEMBERS AND DIRECTORS

James D. Phelan, President
F. W. Dohrmann, First Vice President
W. F. Herrin, Second Vice President
J. Downey Harvey, Secretary
Horace Davis
Frank G. Drum (resigned Aug. 21, 1906, resignation accepted Feb. 26, 1907)
I. W. Hellman, Jr.
W. F. Herrin
Rufus P. Jennings
Herbert E. Law
Thomas Magee
Garret W. McEnerney
Judge W. W. Morrow
Allan Pollok
Rudolph Spreckels
F. S. Stratton
Charles Sutro, Jr.
Joseph S. Tobin
Charles S. Wheeler
Ex Officio, the Governor of California
Ex Officio, the Mayor of San Francisco

Changes made later:

O. K. Cushing, elected member and director April 16, 1907, to succeed Mr. Drum.
Edward T. Devine, elected member July 27, 1906.

The plan of organization adopted by the Executive Committee of the Corporation for conducting the five departments into which it divided its work was as follows:

DEPARTMENT A. FINANCE AND PUBLICITY

This department shall be in charge of the President or Acting President of the Corporation. It shall comprise all matters pertaining to

Finances of the Corporation.

The donations made or promised to the Corporation.

The custody of funds on hand.

The General Office.

The Bureau of History.

All publications issued or made by this Corporation.

All information to be given to the Press shall emanate from this Department or shall be submitted for approval to this Department before being printed except that each Chairman of the Department may transmit information concerning the work contemplated or done in his Department to the Press.

All automobiles except when assigned to their Departments, shall be in the custody and under the direction of this Department.

The Staff of this Department shall consist of the Secretaries and stenographers at large.

Accountants and Employees of the General Office.

The Janitors, door-keepers and messengers of the Office Building.

The Chauffeurs of the automobiles not assigned to other Departments.

The Committee and employees connected with the History Committee.

Any other employees for general work except those of the other Departments.

DEPARTMENT B. BILLS AND DEMANDS

This Department shall be in charge of Chairman, M. H. de Young. It shall comprise all matters pertaining to bills and demands against this Corporation.

Staff of this Department shall be the employees required for the examination of all bills and demands to be passed upon by this Department.

DEPARTMENT C. CAMPS AND WAREHOUSES

This department shall be in charge of Chairman Rudolph Spreckels. It shall comprise all matters pertaining to:

Camp and camp supplies.

Sanitary matters connected with camps.

Outside warehouses and contents of same.

The staff of this department shall be employees of the office of this department, the Superintendent, officers and assistants and employees in charge of or connected with camps; Officers and employees in charge of or connected with Warehouses.

DEPARTMENT D. RELIEF AND REHABILITATION

This Department shall be in charge of Chairman F. W. Dohrmann. It shall comprise all matters pertaining to the business of the Special Rehabilitation Committee appointed by this Corporation.

Of all applications for donations, relief and assistance not regularly referred to the Special Rehabilitation Committee.

Of all matters connected with patients placed in hospitals on account of this Corporation.

The Staff of this Department shall be

The office employees required in addition to the staff of the Special Rehabilitation Committee.

DEPARTMENT E. LANDS AND BUILDINGS

This Department shall be in charge of Chairman Thomas Magee. It shall comprise all matters pertaining to the erecting of a municipal home for the indigent and aged.

The erecting of temporary buildings for housing the refugees.

The granting of bonus for the building of individual homes.

The buying of land and erecting buildings on same to be rented or sold on installments.

The collection of rent or payments for buildings rented or sold.

Any other provisions or plans for acquiring land, erection of buildings and the providing of homes for families.

The Staff of this Department shall be:

Employees of the Office of this Department.

General Business Manager and Assistants.

Architects, Draftsmen and Builders required.

Legal advisers necessary for the transaction of the business of this Department.

8

APPOINTMENT OF BOARD OF TRUSTEES RELIEF AND RED CROSS FUNDS, FEBRUARY, 1909

Results of Conference between Chairman Executive Committee of San Francisco Relief and Red Cross Funds and Representative American National Red Cross, January, 1909

All active relief work to cease at once. A reserve fund of $100,000 to be set aside for the payment of all judgments or other legal claims, for all refunds due camp tenants, and for meeting the current expense of the corporation. All other reserve funds to be cancelled and the amounts reserved transferred to a General Relief Fund. All receipts and any balance left of the $100,000 reserve mentioned above to be paid into this general fund.

Specific appropriations were made out of the new General Relief Fund for certain philanthropic organizations to the amount of $150,000. The rest of this fund was to be used as follows:

The balance of the General Relief Fund, consisting of all the money in the hands of the San Francisco Relief and Red Cross Funds, a Corporation, not specifically reserved or appropriated as hereinbefore described, and all money hereafter received from cancelled reserves and appropriations and from collections, unexpended balances and receipts from whatever source as above provided, is hereby appropriated for the purpose of general relief. It is intended that this relief shall be of a character that will most speedily and effectually remove the needs and distress still existing or which may develop prior to April 18, 1911, as a direct or indirect consequence of the fire.

BOARD OF TRUSTEES OF RELIEF AND RED CROSS FUNDS

"To the end that the purposes of the Executive Committee, as above described, may be carefully and thoroughly executed, there is hereby created a Board of Trustees of Relief and Red Cross Funds. This Board shall consist of five members as follows: F. W. Dohrmann, Oscar K. Cushing, D. O. Crowley, John A. Emery, A. Haas.

The existence of the Board shall terminate when its duties are completed, but in any event not later than April 18, 1911. The Board shall have power to fill vacancies in its membership, subject to the approval of the Executive Committee and of the National Director of the American National Red Cross. The officers shall consist of a Chairman, Vice-Chairman and Treasurer, to be selected by the Board, and the Board may partition its work into such departments or subdivisions as will expedite the discharge of its duties and increase its efficiency. Authority

is hereby given the Board to defray from the fund in its hands, all the expenses necessary to the proper discharge of its trusts.

DUTIES OF THE BOARD OF TRUSTEES

The entire General Relief Fund remaining after the deduction of the amounts specifically appropriated as above described, shall be paid to the Board of Trustees by them to be expended at their discretion in such a manner and under such conditions as will strengthen the regular, organized, charitable and philanthropic agencies of the City of San Francisco.

In making grants to charitable organizations, the Board of Trustees may prescribe conditions which will safeguard the fund and assure its careful and proper expenditure. Every organization to which a grant is made, shall be required to submit vouchers to the Board of Trustees for all money expended.

The Board of Trustees shall fix the conditions under which specific grants shall be made, as above provided, to St. Luke's Hospital, The Children's Hospital, Roman Catholic Organizations, Jewish Organizations, German Organizations, such hospitals and kindred institutions as the Board itself is empowered to select.

It is expressly provided, however, that all grants to hospitals or kindred institutions are to be conditioned upon a return, by the institutions, of free service to the poor, of value equivalent to the amounts of the grants. Within this requirement, the Board is to have full discretion.

All current appropriations for individuals made in trust to the Associated Charities are hereby made subject to the Board of Trustees precisely as they were subject to the Rehabilitation Committee prior to February 1, 1909.

If the trust herein created is not terminated prior to April 1, 1911, the Board of Trustees, between April 1 and April 18, 1911, shall select organizations eligible under the terms of this trust, and allot to them in such sums and upon such conditions as it may determine, the entire amount of money remaining unappropriated in its hands. Provided, that any grant to a hospital or kindred institution shall be conditioned upon a return by the institution of free service to the poor of value equivalent to the amount of the grant.

Upon the termination of the trust, the Board shall make a full report of its operations and disbursements to the Executive Committee, and to the American National Red Cross, and the records and papers of the Board shall be turned over to the American National Red Cross for preservation in its archives.

Both executive committees adopted along with this plan the following agreement:

The American National Red Cross hereby agrees to forward to the Board of Trustees of Relief and Red Cross Funds the sum of $100,000 on or before March 1, 1909. This agreement is supplementary to the resolution of the Executive Committee of San Francisco Relief and Red

Cross Funds, a Corporation, adopted February 4th, 1909, and will be without effect if said resolutions are rescinded or modified.

It is understood that the balance of the unreserved principal of the Relief Fund, remaining in the hands of the American National Red Cross, after the payment of the amounts herein specified, shall be held subject to such final disposition as the circumstances warrant.

This agreement before becoming effective shall be confirmed by the Central Committee of the American National Red Cross.

On February 4, 1909, the Rehabilitation Committee, at that time consisting of the men who had just been designated members of the Board of Trustees, met for the last time and listened to the resolution of the Executive Committee quoted above. After directing the Treasurer to return to the general funds all unexpended balances then in its hands, the committee adjourned *sine die*. On the same day they met as the Board of Trustees of Relief and Red Cross Funds and organized by the election of

Chairman, F. W. Dohrmann
Vice Chairman, Oscar K. Cushing
Treasurer, A. Haas

At the second meeting, February 12, the following committees were appointed.

Committee I	Care of the Sick,	F. W. Dohrmann, Chairman
		Rev. D. O. Crowley
Committee II	General Relief,	Oscar K. Cushing, Chairman
		Rev. J. A. Emery
Committee III	Housing and Sanitation,	Rev. D. O. Crowley
Committee IV	Accounts,	A. Haas

LIST OF OFFICIAL CAMPS

Number	Location	Opened or became official	Maximum population	Date of closing
1	Presidio, nr. Gen. Hosp.	May 9, '06	2053–May 9, '06	June 12, '06
2	Presidio, Tennessee Hollow	May 9, '06	910–May 9, '06	June 12, '06
3	Presidio, Ft. Winfield Scott (For Chinese)	May 9, '06	186–May 9, '06	June 12, '06
4	Presidio, Golf Links	May 9, '06	329–May 9, '06	May 20, '06
5	Golden Gate Park, Children's Playground	May 19, '06	3000–June 30 and Aug. 25, '06	Nov. 19, '06
6	G. G. Park, Speedway (For Aged and Infirm)	June 1, '06	835–July 14, Sept. 26, '06	Aug. 23, '07
7	G. G. Park, Lodge	May 19, '06	1606–May 30, '06	Dec. 17, '06
8	Harbor View	May 9, '06	2840–Aug. 25, '06	Jan. 11, '07
9	Lobos Square	May 9, '06	4933–June 18 to 22, '07	June 30, '08
10	Union Iron Works	May 9, '06	2240–Aug. 28 to 31 & Sept. 1 to 8, '06	Dec. 1, '07
13	Franklin Square	May 19, '06	1116–Nov. 23 to Dec. 1, '06	Nov. 6, '07
15	Fort Mason	May 19, '06	850–May 19, '06	June 12, '06
16	Jefferson Square	June 2, '06	2000–June 2 to 21, '06	Aug. 23, '07
17	Lafayette Square	June 2, '06	622–June 29 to July 1, '06	Feb. 2, '07
18	Mission Park (before cottages were built)	June 5, '06	295–June 5–6, '06	June 6, '06
19	Duboce Park	June 8, '06	650–Sept. 1–15, '06	Feb. 2, '07
20	Hamilton Square	June 5, '06	702–Dec. 3–8, '06	Aug. 31, '07
21	Washington Square	June 6, '06	593–Feb. 7–July 12, '07	Sept. 17, '07
22	Alamo Square	July 9, '06	857–Oct. 1, '06	Mar. 13, '07
23	Precita Park (Bernal)	July 6, '06	520–Feb. 25–May 8, '07	Oct. 11, '07
24	Columbia Square	July 11, '06	1500–Mar. 22 to July 12, '07	Nov. 26, '07
25	Richmond (Irregular boundary bet. 13th and 15th, Lake, and A Sts.)	Nov. 20, '06	4130–May 20, '07	Jan. 1, '08
26	Ingleside (Ingleside Race Track)	Oct. 9, '06	809–Nov. 22, '06	Jan. 22, '08
28	South Park	Dec. 3, '06	648–Feb. 15 to May 15, '07	Jan. 7, '08
29	Mission Park (after cottages were built)	Nov. 19, '06	1609–April 16, '07	Oct. 22, '07
30	Portsmouth Square	Dec. 18, '06	388–May 27–28, '07	Oct. 11, '07

11 A small unofficial camp at Bothin, Marin County.
12, 14 No camps were given these numbers.
27 Land at 18th and 20th and Potrero Ave., selected as a camp site but not used.
31 Garfield Park, selected as a possible site, but not used as an official camp.

10

GRANTS TO CHARITABLE ORGANIZATIONS
A. BY DENOMINATIONS AND NATURE OF WORK

Auspices under which grants were administered	GRANTS USED IN		All grants
	Non-sectarian work	Sectarian work	
Catholic	$93,720	$49,000	$142,720
Protestant	88,598	20,500	109,098
Jewish	5,000	34,000	39,000
Non-sectarian	285,600	..	285,600
Total	$472,918	$103,500	$576,418

B. BY DENOMINATIONS

Organizations aided	GRANTS ADMINISTERED UNDER				All grants
	Roman Catholic auspices	Protestant auspices	Jewish auspices	Non-sectarian auspices	
Benevolent organizations	$38,000	$12,600	$20,000	$66,000	$136,600
Homes	28,000	4,200	3,000	43,500	78,700
Orphanages	22,000	20,693	..	13,500	56,193
Organizations for aiding children	27,500	17,700	..	26,550	71,750
Kindergartens	220	..	1,000	10,150	11,370
Schools	7,500	..	..	..	7,500
Hospitals	10,000	22,905	10,000	70,500	113,405
Clinics	..	..	..	12,800	12,800
Settlements	3,000	9,000	5,000	29,500	46,500
Missions	..	1,000	..	..	1,000
Miscellaneous	6,500	21,000	..	13,100	40,600
Total	$142,720	$109,098	$39,000	$285,600	$576,418

In addition to the grants mentioned in the table there was paid from the New York Chamber of Commerce Fund, to St. Luke's Hospital $25,000, and to the Children's Hospital $25,000. The Massachusetts Association for the Relief of California sent to the University of California Hospital $100,000.

11

REHABILITATION COMMITTEE: DETAILS OF ADMINISTRATION

I. Directions given by the Associated Charities. For the use of workers in the seven civil sections.

1. A Section Agent will be appointed at the headquarters of each of the civil sections, to represent the Associated Charities, and to whom all the visitors shall report. The Section Agent shall have charge of the records, and it shall be her duty to see that the work hereinafter outlined is properly carried out.

2. Each application card, as it is brought in by the visitor, must be catalogued by name in a card index. After being approved by the Section Agent as to the completeness of the investigation, it should be passed on by the Section Committee, and should then be sent to the Rehabilitation Committee.

3. The recommendation of the Section Committee should be endorsed on the back of the card under the heading, "Investigator's suggestions as to what should be done."

4. All letters or other papers relating to the case should be fastened to the card by a wire clip, and should be sent with it wherever it goes.

5. When the card is sent to the Rehabilitation Committee, the index card prepared by the Section Agent should be sent with it and the Rehabilitation Committee will place on the index card the number given by it to the application card on its records. This number will serve as the receipt of the Rehabilitation Committee, and will also give the Section Agent a ready reference to the records of the Rehabilitation Committee. The index card must be returned to the Section Agent by the messenger who brings it to the Rehabilitation Committee, and the Section Agent must keep a proper record of the index cards sent in, so that she will be sure to get them back.

6. The Rehabilitation Committee will in due time report through the same messenger, to the Section Agent, the result of its action in each case. The receipt of the Section Agent will be taken in each instance. The character of its action will of course be based upon the merits of each case. In one instance, a request for transportation may be granted; in another, a check for a loan or grant of money may be furnished; in another, a requisition for certain supplies may be given; and occasionally, an application may be refused.

7. When the report of the Rehabilitation Committee is received by the Section Agent, a brief note thereof must be made on the index card, and a notice should be sent to the applicant, requesting him to call at the Section Office. A printed form will be provided for this notice. Except in cases of refusals, the receipt of the applicant should be taken on the index card for whatever is given to him.

8. In case a check is given by way of loan, it will be accompanied by a promissory note, which must be signed by the applicant when the check is given to him, and the Section Agent should sign the promissory

note as a witness. This promissory note should then be returned to the Rehabilitation Committee by the messenger already referred to.

9. The Rehabilitation Committee, in reporting its actions in each case, will attach a slip, giving directions to the Section agent as to what is to be done. (For instance, stating if a promissory note is to be taken, or giving other directions of a like character.)

10. The visitor should notify the applicant in each case that he will receive a notice from the Section Agent as soon as his application has been acted upon by the Committee.

11. The Section Agent must keep the Chairman of the section advised as to the result of each application, so that the Chairman may know what provision has been made for the applicant, and whether or not the applicant should move from the camp, or be denied further food supplies or other assistance.

12. Visitors should indicate on the upper margin of the card,* just left of the words "National Red Cross," the Section from which the card comes. Space should be left in the upper left-hand corner of the card for the number to be placed thereon by the Rehabilitation Committee.

13. The name of the visitor and the date of the application should be written on the upper right hand corner of the card.

14. In cases where applicants require Housing and nothing else, the registration cards should be held at the Section Headquarters, and a duplicate separate index should be kept on such cards, catalogued by name. It may be necessary to hold other cards, and these should be filed and indexed in the same way.

15. One visitor in each section will be designated to act as a messenger between the Section headquarters and the office of the Rehabilitation Committee, so that she may keep in touch with the work of the Committee, and so that inquiries by applicants and such other questions as will naturally arise may be referred to her, to be taken up with the Committee when she calls. She will also bring back to the Section headquarters the result of the action of the Rehabilitation Committee, and should make at least one call a day on the Committee.

16. A general agent of the Associated Charities will have supervision over the work of all the sections. It shall be his duty to see that the records are properly kept and that the work is correctly and rapidly performed. All Section Agents and Visitors shall be under his direction. He shall report to the General Secretary.

17. A weekly report must be sent to the Rehabilitation Committee through the general agent, every Monday, showing for each section separately:

1. The total number of cases investigated.
2. The number of cases investigated during the preceding week.
3. The number of applications sent to the Rehabilitation Committee.
4. The number of applications for Housing, etc., held at the section.

The plan outlined above was carried out until the closing of the section offices.

* Appendix II, p. 428.

II. MONTHLY BUDGETS. The monthly budgets of the Rehabilitation Committee, including those of the Associated Charities, from July, 1906, to June, 1907,* were as follows:

Month	Number of employes	Total expense	Expense for salaries	Expense for supplies, etc.
1906				
July	134	$8,600.00	$7,800.00	$800.00
August	170	11,500.00	9,573.50	1,926.50
September	132	10,000.00	8,000.00	2,000.00
October	63	5,300.00	4,130.00	1,170.00
November	80	6,300.00	5,300.00	1,000.00
December	110	8,235.00	6,735.00	1,500.00
1907				
January	114	8,594.00	7,094.00	1,500.00
February	110	8,000.00	6,572.00	1,428.00
March	?	6,000.00	?	?
April	31	2,500.00	2,172.60	327.40
May	22	2,000.00	1,744.40	255.60
June	20	1,750.40	1,615.40	135.00

III. METHOD OF WORK BEGINNING JULY 7, 1906, IN CONNECTION WITH THE DISTRICT [SECTION] ORGANIZATION. The system of entering applications and filing records was carefully worked out.

The applications recorded on the National Red Cross cards were taken to the Rehabilitation Office and put at once on the registrar's desk. Each face card was clasped together with its continuation cards with an ordinary paper clip. The registrar and most of her assistants were young women who had had experience in indexing in the public and other libraries of the city. Duplicate index cards were each marked with the number of the case, which number was then entered on the National Red Cross card. The numbers were assigned consecutively. The cases were then placed in manila folders similar to those used in the index files of business houses, and were at once placed in boxes on the desks of the reviewers. At the same time the index card was placed in an alphabetical file with the number of the case. The surnames and Christian names of the applicants were entered in a book in consecutive order as the numbers were assigned.

*This does not include budgets of other bureaus of the Department of Relief and Rehabilitation. Some of the figures are only approximately correct. They include employes: both the Associated Charities staff and the employes of the Committee. They do not include volunteers. The question marks indicate that data are not available.

Each case was read by a reviewer who made underneath the recommendation of the section committee his own recommendation, which might or might not be identical in terms. A paster * was used on which to enter the recommendation made by the section committee or by the reviewer. After October 1, 1906, the recommendation was entered on the paster by the sub-committee of the Rehabilitation Committee, and, when a grant was made, the number of the check drawn was also entered on the paster. If more than one application were made, or more than one action taken by the committee, a separate paster was used for each application and for each decision.

During the periods of district organization, as soon as reviewers had made their recommendations the cases were put in consecutive order in large boxes, to be acted on by the members of the Rehabilitation Committee. After a boxful had been approved or disapproved, they were taken to the bookkeeper's department. Expert bookkeepers were found to be essential. The bookkeeper made entry of grant or refusal of grant, of cases referred or not found, in consecutive order in a cash journal. Each grant was recorded in the appropriate column, as, "Business," "Household," etc. On the cash journal page a running account was kept with the bank in which the funds were deposited. In the debit column were entered the appropriations as they were deposited, as well as returns upon loans and canceled checks. In the credit column was kept the amount of checks issued. Upon each check was entered the corresponding case number, so that there might be a double checking. The checks were then attached to the front of the record cards, and were presented to the treasurer for signing. The treasurer corrected any mistakes in drawing checks, and observed whether the rules of the committee had been followed, and if the approval were in regular form.

The signed checks were given to a responsible official, who reclassified the cases by sections. He then made a double memorandum receipt, and turned over the checks to the section messengers. The records were not returned to the sections with the checks. If a case had been refused, referred, or action taken other than making a grant, the record itself was sometimes referred back to the section. When the checks were received at the section office, notice was sent to those for whom they had been drawn. The banks upon which the drafts were made accepted the signatures of one or more salaried workers in each section.

The records were of necessity handled by a great many people other than those responsible for the financial management. It was, therefore, very early deemed advisable not to file receipts of the appli-

* See paster. Appendix II, p. 433.

cants with the case records themselves. These receipts were kept in a separate place, being filed according to case number and being readily accessible for reference purposes. In not over 10 out of a total of 27,570 checks, were the checks given to the wrong person. In all except one of these 10 cases, the person receiving them had the same name as the endorsee. The instructions were very strict in order to make identification sure.

As much exasperation and delay was at first caused by difficulty in finding case records when needed, a tracing system was introduced. Whenever a case was transferred from one person to another, or from one desk to another, a slip was made out, giving the number of the case and indicating from whom it was going and to whom. The tracing clerks had charge books with the case numbers in consecutive order. When each slip was received, the clerk entered against the case number the last charge, by initials or abbreviation, so that at any moment it would be possible to find who at that time had the case in charge. The rigid rule of the office was to note transfers immediately, and though there were violations of this rule, its importance was so deeply impressed upon the staff that the number of mistakes was comparatively small. Two thousand transfers were entered on one day, October 1, 1906. When a case was ready for filing, the fact was recorded in the charge or tracing book. Each person was required to keep the cases with which he was dealing, at all times in consecutive order. Four hundred cases might be awaiting the review of the committee; another 400 might be in the hands of the reviewers; and still another 400 in the hands of the filing clerks. The ability rapidly to find cases was materially increased by this simple arrangement.

A special clerk received the case records from the auxiliary societies. He kept a book in which to enter the name of each case, of the society which referred it, and the grant asked for. This clerk took the cases himself to the registrar, kept a list of them, and saw that they were transferred from the registrar to the table of the committee, and from the committee's table to the bookkeeping department. After the checks were drawn, he made sure that the records and the checks were taken to the treasurer. After the checks were signed, it was his duty to see that they were placed in the hands of officials of the proper societies. If other action were taken, he was responsible for seeing that a memorandum was given to the proper persons.

The special duty of another clerk was to wait upon the sub-committees while they were passing upon cases. This clerk arranged the cases in consecutive order, saw that the committee did not omit any,

looked up cases considered out of their turn, made memoranda of cases returned for further investigation, etc.

No applications theoretically were received at the Rehabilitation Office during the time of district or section organization. As a matter of fact, it was necessary to have at the central office from one to four reception agents. As far as possible the applicants who came to the Rehabilitation Office were referred to the Associated Charities office, but oftentimes it became necessary to treat a case as emergent. In addition to the interviewers, therefore, there were from one to four investigators at work from the center.

Many of the transportation cases, after being registered, were referred directly to the secretary of the superintendent, who was practically the corresponding secretary for the office. It was necessary closely to watch these cases, to follow up a first inquiry with a second letter and sometimes with a telegram, and even in some cases with a third communication. Where these brought no replies, it was necessary to reconsider the case to see if the transportation should be ordered, with the insufficient information on file, or whether some other action should be taken. With the transportation cases awaiting answers were filed cases which awaited answers from business references. It was found necessary to check this file regularly at least twice a week.

Upon the approval of recommendation for transportation, the cases were as in other instances sent to the bookkeeper. One of the bookkeepers entered in the Transportation Book the number of the card, the number of the order upon the railroad, the name of the applicant, the destination, the number of individuals, the number of tickets required, applicant's contribution, railroad contribution, and committee's contribution.

Letter of Information No. 2.

Regarding transportation. Sent to the Sections July, 1906.

With regard to applications for transportation it may be well to instruct you more fully as to what the railroads are doing for us and what we can be expected to do for applicants favorably recommended. As you know, the Rehabilitation Committee is receiving no free transportation from any of the railroads. The Southern Pacific is now quoting us two rates, the lower one to be used when the transportation expense is to be charged to this Committee, and the higher in cases only where the applicant himself is to pay. The best rate we can get for eastward bound refugees, when the whole expense is to be borne by this Committee, is that of one cent a mile as far as Chicago, St. Louis or New Orleans; half fare beyond in the Central Passenger Association, or Southern Passenger Association, territory to Buffalo, Pittsburg, and Atlanta, and full fare beyond any of these points to the seaboard. Where

the applicant is himself to pay, he is charged at the rate of half fare as far as Chicago, which is equal to half fare as far as Buffalo or Pittsburg, and full fare beyond.

The California and Northwestern Railway Co., will transport refugees free for us whenever it is a case of this Committee recommending that they pay nothing.

In the matter of steamship transportation, the rates we are getting are not so favorable; the best seems to be a quotation of second cabin passage rates for first cabin accommodations, and perhaps a low steerage figure. We usually give the approved applicant a special letter to the Gen. Manager or Passenger Agent of the steamship company authorizing the company to charge us with the amount of fare and to make it as low as possible for this Committee. Of course, we demand nothing and only ask and recommend in each specific case.

With this information you may be better prepared to advise applicants who are seeking transportation out of the city.

IV. The Centralized System. The centralized system caused but little change to be made in the system of the Rehabilitation Office itself. With the organization of the sub-committees, a requisition blank was introduced. Whenever a committee desired a particular case, it was asked to fill out one of these blanks, and send it to the registration office. Secretaries of the committees had supervision of the clerical work done in connection with each of their departments. The bookkeeping and tracing systems remained practically the same.

V. Consideration of Cases out of Turn. The following letter was issued by the superintendent in July, 1906.

Letter of Information No. 5

Regarding Emergency Cases

"To all Sections:—

"A number of cases have been forwarded with emergency cards, which should not have had them. The Committee assumes that few emergencies can possibly arise after a lapse of 3 months, which require immediate settlement.

"An excellent illustration of a 'mistaken' emergency:—A carpenter, idle since the fire discovered eight days ago that he must have tools to go to a job the following date.

"The emergency card was taken off by direction of the Superintendent because the natural query arose why had he not been working long before at something. As he had not, he could very well wait until his case was reached in regular order. Carpenters are at a premium.

"Emergency cases delay appreciably the progress of other cases and should be reduced in number."

The letter notes an important point; namely, the delays and inconveniences that are caused by cases having to be considered out of turn.

On July 23, 1906, the Rehabilitation Committee voted that ordinarily no cases should be considered emergent unless sickness or death were involved. It goes without question, however, that such a rule could not be strictly lived up to. Unusual situations arose which had to be attended to. From time to time cases were sent back when the Committee refused to handle them as emergent. It is probably true that this particular question cannot be adequately dealt with by rules. The necessity is for responsible committees to maintain the closest sort of supervision and to refuse to consider out of turn cases which obviously do not demand immediate attention.

With the establishment of Sub-committee No. 1, which had a revolving fund, the work was placed on a much better basis. With any letting down of the bars, the number of requests brought up, not only by paid workers, but by committee members, constantly increases, In the early days, the Rehabilitation Office was overrun at times by persons who were asking for special attention for families they knew. The need of taking up some cases out of turn is granted; the emphasis should be laid upon its regulation. It should be borne in mind that there is a high principle involved; that is, the rendering of strict justice to those families which have no friends at court, and which have not pressed their own claims.

VI. A Lesson Learned Regarding Records. In the review of the rehabilitation work, it is quite apparent that the theory that a case can be dealt with completely at one time is impractical. No set of rules could or should effect the result of a family's being considered once only and then as a case be marked "finally closed." A rehabilitation committee should recognize that a large number of cases may be re-opened, and plan its record system so that there will be no confusion in interpreting the re-openings.

The second Red Cross card* and supplementary blank cards for extended investigations, were the only general record cards in use. To the Red Cross card a "paster"† was attached by its gummed end, each time that a case was re-opened. The number of pasters on some record cards was from five to 10. The charity organization experience is that nothing can take the place of the

* Appendix II, p. 428.

† Appendix II, p. 433.

chronological record. Owing to the use of the pasters without the carrying on of the chronological record the system failed.

Though the supplementary cards used in connection with the Red Cross cards made a chronological record of the facts possible, there was no uniformity in the keeping of the records. In connection with records of rehabilitation work, the important points are to learn the exact date of each application, the date upon which it was passed or refused by the committee, and the size of the grant, if any. These important points should be grouped somewhere for quick reference. In addition, a summary should state the kind of rehabilitation asked for in each application. The suggested form of summary to be filled in at the time that each application is passed upon would be as follows:

Date of application	Amount of grant
Application for	Refusal
Date of action	Date of payment

The sub-committees under the centralized system failed to maintain a uniform standard. The most orderly records were those of Committee VI, the business committee, and Committee I, the emergency committee. The housing committee used numerous blanks, but in order to trace a housing case it is necessary to wade through the entire correspondence, because the applications were frequently filed within the correspondence. In the examination of cases from the other committees for this Relief Survey, it was wellnigh impossible for the tabulators to learn in what manner, and at what time, and for what reason, the reopenings occurred. The only fact that was evident was that there had been reopenings, because there were successive pasters indicating refusals or grants. In some instances the reason for re-opening, instead of being placed in its proper order upon the chronological sheets was written on top of the paster itself in the space allowed for "Recommendation." Sometimes by an exhaustive study of all the documents on file, it was possible to guess approximately the date of re-opening and why there was a re-application. If the various chairmen of sub-committees had been working in daily contact, as they were in the second and third periods, a better standard would have been maintained.

Two things have been absolutely demonstrated; first, that the records should approximate in form those used by charity organization societies. First, dates should be given for everything said or done, these dates should be arranged chronologically on sheets or cards in sequence, and the fact of the receipt of letters or documents, or of the sending of letters or documents, should be entered in their proper chronological order. Second, there should be a place upon the face of the card or immediately attached to it for the summary of applications and decisions.

VII. Loose Ends. The Rehabilitation Committee made endeavors to gather together the loose ends that resulted from the fact that small relief funds were distributed of which no record was given to the Rehabilitation Committee. Among such funds may be mentioned those in the hands of the Town and Country Club; the Doctors Daughters', the Physicians', as well as the Portland (Oregon) fund and the various church funds. In spite of there being special funds, for instance for relief of doctors, the committee was constantly receiving applications from physicians. It is hoped that the givers of similar funds in the future may be gradually educated to the point of insisting upon system and concentration of authority in their distribution; otherwise there is bound to be waste.

VIII. Bookkeeping and Registration Notes. The statement is axiomatic that the most effective workers should be at the places of greatest congestion. When a large relief problem is to be met these will usually be the bookkeeping and registration departments. It should be re-emphasized that in these two departments the very best help should be searched for. In the registration work the Rehabilitation Committee was fortunate in securing a number of library clerks for indexing. The system of filing correspondence was not uniform. Some of the secretaries, however, as the case records were in folders consecutively numbered, adopted the satisfactory plan of keeping an index of the persons written to, together with the number of the cases written about. In order to make possible a rapid separation of replies to letters there should be a centralization of correspondence. Under the section system this was not necessary, owing to the fact that letters were sent out with the addresses of the section offices, to

which replies naturally went. Possibly the only centralization necessary would have been to keep a complete index of the names of persons written to, which would have required the various secretaries to send to some one person a duplicate card, giving the name of the correspondent and the case number.

The Rehabilitation Committee's experience proves that the authority to give the numbers for the case records should be in one place, so that confusion through the duplicating of numbers may be avoided. The rigid standards of the best charity organization societies are none too rigid, when one realizes that while such a society may deal within a year with from 2000 to 6000 families, a committee such as the Rehabilitation Committee might have to deal with over 25,000. Another most important consideration is the need of impressing workers with an appreciation of the value of records and of the call for absolute accuracy. It should be realized that care with records does not mean red tape or loss of time, but added efficiency. It means not only less worry for the workers themselves, but quicker meeting of the needs of individual families. Every minute spent in hunting for a lost record or endeavoring to supply an omitted entry, means a minute more of delay to a number of other families. These minutes grow astonishingly large in number, so that by and by they may be computed in days. Not only were there such delays at times, but it became occasionally necessary to reprove workers who had on their own responsibility made changes in the records. In some cases, for instance, the names of members of particular families were changed, without the knowledge of anyone except the worker involved. As a worker close to the Relief Survey has well said, "There is constant need of impressing the sacredness of a record upon those who use it."

12

GENERAL PLAN OF HOUSING COMMITTEE

The following plan for handling applications for cottages to be built by contractors was followed in the main by Committee V:

1. Original requests were to be received by mail only and references were to be consulted by mail; but in reality many persons came to the office to file their applications.

2. When this work was finished and the case indexed the application was placed before the Housing Committee for:

   a. Such further investigation as it deemed necessary.

   b. Action by Committee.

3. When the Committee decided to make a grant, directions showing the kind of house to be built, the amount to be paid to the contractor, and the amount of the instalments to be paid by the applicant, were written on a slip and attached to the application.

4. The applicant was then notified of the action of the Committee and was told that he must execute the proper contracts with the bank selected by the Committee, as follows:

   a. If the applicant were the owner of the land, a note and mortgage binding him to repay the agreed instalments were drawn up and deposited with the bank, or

   b. If the applicant were a lessee or had a contract to purchase the land, a conditional contract of purchase providing that the title to the cottage was to remain with the bank till paid for, together with a consent and waiver from the owner of the land, so that the owner of the land would not get a title to the house until all of the payments were completed.

   c. The applicant was required to produce a receipt showing that he had paid to the Board of Public Works the necessary deposit for opening the street and making proper sewer connections.

5. When the above papers had been executed and presented to the bank the Committee was notified at once.

6. Orders were then given to the contractor to proceed with the building of the house.

7. Arrangements were made with the auditing department for drawing and forwarding the checks to be paid when so ordered and signed by a representative of the Committee.

8. The contractor was required to send notice by mail to the Housing Committee when each building was completed.

9. Thereupon an inspector was sent to examine the house and report back to the Committee in writing within 24 hours.

10. When a satisfactory report was received from the Committee's inspector the contractor was paid and the house turned over to the applicant.

The above outline of the method of procedure followed by the Committee, while perhaps not adhered to strictly in every case, was, in general, the usual plan adopted and served to expedite matters to a considerable degree.

In order to clarify the matter of the kind of houses the Committee would erect, they provided drawings for four or five different styles of buildings. These plans, with the price of each attached, were displayed by the Committee to all applicants, who selected the one desired in accordance with the price they were able to pay. However, the buildings actually erected were changed in minor features by the applicant or contractor with the consent of the Committee. The Committee engaged various contractors in no way connected with those retained by the Land and Building Department for the erection of camp cottages.

13

STATISTICS FROM ASSOCIATED CHARITIES[a]

A. RECEIPTS OF SAN FRANCISCO ASSOCIATED CHARITIES FROM ALL SOURCES, BY MONTHS FROM JUNE, 1907, TO SEPTEMBER, 1912, INCLUSIVE

Month	1907	1908	1909	1910	1911	1912
January	..	$13,696.38	$8,373.16	$33,330.79	$1,345.48	$7,411.68
February	..	8,971.17	5,481.74	8,941.58	7,395.55	8,773.40
March	..	10,007.52	35,261.67	11,250.79	5,773.97	5,217.50
April	..	17,455.98	10,934.18	11,381.90	5,851.66	14,972.31
May	..	14,073.68	6,947.41	8,005.59	10,145.33	9,876.84
June	$318.31	18,318.59	10,732.56	11,743.57	14,083.40	16,221.65
July	1,240.76	10,303.64	7,655.22	7,066.97	1,426.34	10,536.56
August	5,577.91	6,704.84	10,513.91	5,370.14	16,576.94	2,057.50
September	511.69	9,745.11	6,621.73	6,989.75	4,881.17	8,056.67
October	26,054.15	8,370.00	8,518.84	11,364.10	11,354.83	..
November	8,733.61	4,794.58	10,916.96	6,607.95	14,252.44	..
December	13,027.63	7,143.04	9,637.70	10,294.14	17,850.90	..
Total	$55,464.06	$129,584.53	$131,595.08	$132,347.27	$110,938.01	$83,124.11
Monthly average	$7,923.44[b]	$10,798.71	$10,966.26	$11,028.94	$9,244.90	$9,236.01[c]

B. DISBURSEMENTS OF SAN FRANCISCO ASSOCIATED CHARITIES FOR RELIEF AND FOR ADMINISTRATION, BY MONTHS, FROM JUNE, 1907, TO SEPTEMBER, 1912, INCLUSIVE[a]

Year and month	Direct expenditures for relief	Salaries and other expenditures for administration[d]	Total expenditures
1907 June	$4,239.74	$1,916.60	$6,156.34
July	3,619.35	2,333.34	5,952.69
August	3,204.02	1,932.65	5,136.67
September	4,306.32	2,031.74	6,338.06
October	12,829.13	1,588.15	14,417.28
November	7,009.65	699.73	7,709.38
December	5,911.58	1,815.48	7,727.06
Total	$41,119.79	$12,317.69	$53,437.48
Monthly average	$5,874.26[b]	$1,759.67[b]	$7,633.93[b]

[a] Compiled from a statement supplied by the Associated Charities, December 31, 1912.

[b] For seven months only.

[c] For nine months only.

[d] Includes nursing service and child care.

B. DISBURSEMENTS OF SAN FRANCISCO ASSOCIATED CHARITIES FOR RELIEF AND FOR ADMINISTRATION, BY MONTHS, FROM JUNE, 1907, TO SEPTEMBER, 1912, INCLUSIVE—(CONTINUED)

Year and month	Direct expenditures for relief	Salaries and other expenditures for administration [a]	Total expenditures
1908 January	$6,622.00	$2,253.80	$8,875.80
February	13,714.34	2,463.79	16,178.13
March	11,011.52	2,738.34	13,749.86
April	9,611.49	3,423.24	13,034.73
May	13,846.07	2,407.35	16,253.42
June	9,322.52	4,560.45	13,882.97
July	10,852.82	3,099.19	13,952.01
August	6,314.71	828.04	7,142.75
September	7,716.84	3,795.43	11,512.27
October	7,115.43	2,429.44	9,544.87
November	4,852.45	1,932.49	6,784.94
December	4,376.88	2,036.40	6,413.28
Total	$105,357.07	$31,967.96	$137,325.03
Monthly average	$8,779.76	$2,664.00	$11,443.75
1909 January	$4,921.96	$2,129.55	$7,051.51
February	8,245.75	2,150.02	10,395.77
March	7,394.84	3,004.12	10,398.96
April	7,417.48	2,074.63	9,492.11
May	6,120.89	2,081.97	8,202.86
June	6,872.41	1,878.56	8,750.97
July	6,210.19	2,156.40	8,366.59
August	6,816.13	2,447.93	9,264.06
September	6,332.06	2,066.15	8,398.21
October	4,931.47	2,027.76	6,959.23
November	6,291.56	1,968.69	8,260.25
December	7,919.00	2,473.45	10,392.45
Total	$79,473.74	$26,459.23	$105,932.97
Monthly average	$6,622.81	$2,204.94	$8.827.75
1910 January	$6,672.87	$2,596.15	$9,269.02
February	8,910.76	2,102.22	11,012.98
March	12,762.54	2,156.48	14,919.02
April	7,603.22	2,375.26	9,978.48
May	7,696.27	2,317.41	10,013.68
June	8,118.11	2,691.02	10,809.13
July	6,465.31	2,565.34	9,030.65
August	7,019.96	2,295.84	9,315.80
September	6,349.54	2,119.41	8,468.95
October	6,801.31	1,729.99	8,531.30
November	6,479.83	2,091.95	8,571.78
December	6,648.04	2,001.97	8,650.01
Total	$91,527.76	$27,043.04	$118,570.80
Monthly average	$7,627.31	$2,253.59	$9,880.90

[a] Includes nursing service and child care.

B. DISBURSEMENTS OF SAN FRANCISCO ASSOCIATED CHARITIES FOR RELIEF AND FOR ADMINISTRATION, BY MONTHS, FROM JUNE, 1907, TO SEPTEMBER, 1912, INCLUSIVE—(CONTINUED)

Year and month	Direct expenditures for relief	Salaries and other expenditures for administration [a]	Total expenditures
1911 January	$6,232.45	$2,415.48	$8,647.93
February	6,557.76	1,845.99	8,403.75
March	6,694.31	1,997.20	8,691.51
April	7,440.59	2,253.58	9,694.17
May	6,963.05	3,030.28	9,993.33
June	7,104.07	2,152.68	9,256.75
July	6,061.51	2,088.62	8,150.13
August	8,378.50	2,138.88	10,517.38
September	5,295.61	2,285.35	7,580.96
October	5,352.32	2,456.61	7,808.93
November	7,004.82	2,632.77	9,637.59
December	7,072.07	2,213.52	9,285.59
Total	$80,157.06	$27,510.96	$107,668.02
Monthly average	$6,679.76	$2,292.58	$8,972.33
1912 January	$8,057.74	$2,732.89	$10,790.63
February	9,869.41	2,383.10	12,252.51
March	9,162.64	2,545.83	11,708.47
April	7,209.24	2,356.18	9,565.42
May	7,746.63	3,402.04	11,148.67
June	13,484.32	2,815.99	16,300.31
July	9,824.77	2,587.55	12,412.32
August	9,824.77	2,587.55	12,412.32
September	7,465.69	2,741.52	10,207.21
Total	$82,645.21	$24,152.65	$106,797.86
Monthly average	$9,182.80 [b]	$2,683.63 [b]	$11,866.43 [b]

[a] Includes nursing service and child care.
[b] For nine months only.

C. TOTAL DISBURSEMENTS AND AVERAGE MONTHLY DISBURSEMENTS OF SAN FRANCISCO ASSOCIATED CHARITIES FOR RELIEF AND ADMINISTRATION, BY YEARS. 1907 TO 1912

Year	Direct expenditures for relief	Salaries and other expenditures for administration	Total expenditures
Total yearly expenditures in			
1907[b]	$41,119.79	$12,317.69	$53,437.48
1908	105,357.07	31,967.96	137,325.03
1909	79,473.74	26,459.23	105,932.97
1910	91,527.76	27,043.04	118,570.80
1911	80,157.06	27,510.96	107,668.02
1912[c]	82,645.21	24,152.65	106,797.86
Average monthly expenditures in			
1907[b]	5,874.26	1,759.67	7,633.93
1908	8,779.76	2,664.00	11,443.75
1909	6,622.81	2,204.94	8,827.75
1910	7,627.31	2,253.59	9,880.90
1911	6,679.76	2,292.58	8,972.33
1912[c]	9,182.80	2,683.63	11,866.43

[a] Compiled from a statement supplied by the Associated Charities, December 31, 1912.

[b] For seven months only.

[c] For five months only.

APPENDIX II

FORMS AND CIRCULARS

Appendix II

FORMS AND CIRCULARS

PAGE

First registration card (Face) 425
First registration card (Reverse) 426
Food card (Face and Reverse) 427
Second registration card (Face) 428
Second registration card (Reverse) 429
Tent record sheet 430
Camp commander's report sheet 431
Rehabilitation Committee
    Report form. 432
    Paster 433
    Circular 434
    Application Blank 435
    Circular letter of inquiry 436
Bureau of Special Relief
    Recommendation form 437
    Report form. 438
    Medical service form 439
    Order form A 440
    Order form B 441
Bureau of Hospitals
    Hospital report sheet 442
Application forms for business rehabilitation 443
Application for bonus 447
Land and Building Department. Notice 448
Application for housing grant 449

FIRST REGISTRATION CARD (FACE)

NATIONAL RED CROSS

General Register of Applicants for Relief, San Francisco, 1906. Food Station No.....

Surname and given names of head of family.	Total number of persons for whom rations are asked:..... Men..... Children..... Women..... Aged, etc.....	Food Card No.	Date of this registration.

Present location.	Former home or address on April 17th.

Trade or occupation of head of family.	Age.	Nationality.	Union.	Former employer.

References, or other memoranda relating to employment:

Membership in: (1) fraternal orders; (2) churches; (3) clubs:

Address of friends to be communicated with:

Present employment:	Is it steady?	Is applicant owner of real estate? If so, where?

Plans for future:

Relief supplied (other than rations, including transportation):

Remarks:

FIRST REGISTRATION CARD (REVERSE)

Food Card Issued. Date. No.

Data as to adult bread winners in family or party (not the applicant named on face of card).

	m.f.	m.f.	m.f.	m.f.
Name and sex				
Age and nationality				
Trade or occupation				
Union				
Former employer				
References				
Present employment				
Future plans				

Remarks:—

FOOD CARD (FACE AND REVERSE)

1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12

NATIONAL RED CROSS.

FOOD CARD.

C. No.....

R. S. No. .....

This card is issued on.....
(date)

It will be good for 10 days ending.....
(date)

.....
(Signature of Issuing Officer.)

13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27

28 | 29 | 30 | 31

(See other side.)

TAKE NOTICE.

This card must be presented whenever rations are drawn. When drawing rations keep it always in plain sight.

This card is **not transferable,** and will be honored only when presented by the person to whom it is issued, or by some member of his family or party.

Good only for 10 days.

Renewable after 10 days at the discretion of the registration officer.

Good only at the Relief Station of issue.

If any fraudulent use of this card is attempted it will be taken up and no rations will be issued to the offenders.

SECOND REGISTRATION CARD (FACE)

NATIONAL RED CROSS
SECOND REGISTRATION

NO. (DATE) SAN FRANCISCO 1906

SURNAME	ADDRESS	No. of Rooms	Rent
	At present. (Give exactly)		
	April 17 How long at this address?		

First name	Age	Trade or usual occupation	Earnings per wk. ordinarily	Physical condition	Birth place and race	Years in S. F.
Man						
Woman						
Children						

LOSSES	Description	Estimated value
House (owned)		
Business: plant?	position?	
Furniture and clothing		
Injury to health		

Others in household

RESOURCES		
Insurance: amount?		
In what companies?		
Savings: amount?	Which bank?	
Real estate: value?		
Location?		
Anything else?		

SECOND REGISTRATION CARD (REVERSE)

From which relief station has family received help?

What are bread-winners doing?	PLANS FOR FUTURE
Name of employers	Family's estimate on what it needs and its plans:
Present addresses	
Is work permanent?	
Employers before the fire of Present address	
	How long does family expect to need help in food? in shelter? in other ways?
Other references Present address	Investigator's suggestion as to what should be done:
Name of Church, Union, or other organization to which any member of family belongs	
Relatives: name, address, ability to help	
	(Signature of investigator)

Action taken:

TENT RECORD SHEET

TENT RECORD *

Camp Number..... Tent Number.....

OCCUPANTS

INVENTORY

No.	NAME AND RESIDENCE BEFORE FIRE	Age Sex	Employed at Earning	Relatives Earning	Unable to Work Cause	Would Work at	Will Support Self if Given	Could Pay Rent	Need Clothing	Cots	Mattresses	Blankets	Bedding	Pillows	Washbasins	Crockery	Towels	Brooms	Pails	Tubs	Candles	Soap
1																						
2																						
3																						
4																						
5																						
6																						

MEAL TICKET RECORD DIET HEALTH

1	MEAL TICKET No.																			
	Date																			
	Diet																			
	Health																			
2	MEAL TICKET No.																			
	Date																			
	Diet																			
	Health																			
3	MEAL TICKET No.																			
	Date																			
	Diet																			
	Health																			
4	MEAL TICKET No.																			
	Date																			
	Diet																			
	Health																			
5	MEAL TICKET No.																			
	Date																			
	Diet																			
	Health																			
6	MEAL TICKET No.																			
	Date																			
	Diet																			
	Health																			

* Actual size of sheet 16 x 20 inches.

CAMP COMMANDER'S REPORT *

For Week Ending.....1906 CAMP NO.

	Men	Boys	Women	Girls	Total	
OCCUPANTS						
As per Last Report						
ARRIVALS This Week { Add to Above						
Total						
DEPARTURES						
Ejectments						
Left Camp						
Sent to Hospital						
Deduct this from Above } Total						
TOTAL OCCUPANTS { Remaining in Camp						
Regular MEAL TICKETS						
Full Books Issued } Equals Tickets						
Part Books Issued } Equals Tickets						
Total Issued						
Total Tickets Redeemed						
Special DIET TICKETS Issued						
Returned Cancelled						
Special RAW FOOD TICKETS Issued						
Returned Cancelled						
HEALTH						
On Sick List as per Last Report						
Since Reported as Well { Deduct from Above						
Addition to Sick List this Week						
Total Sick in Camp						
Cases Treated by Doctor { as per Last Report						
" " " " This Week						
Total Cases Treated by Doctor						
EMPLOYED						
Found Employment This Week						
Total Employed Living in Camp						
Unable to Work						
Sick List						
Desire to Work						
Total in Camp As Shown Above						

Camp Commander.

* Actual size of sheet 10 x 18 inches

REHABILITATION COMMITTEE

Daily Report for _____ 1906

RECEIPTS	PREVIOUS	TO-DAY	TOTAL
Appropriations			
Loans Repaid			
Miscellaneous			
TOTAL			
DISBURSEMENTS			
Tools			
Household			
Business			
Special Relief			
Transportation			
Miscellaneous			
TOTAL			
Balance on hand			

TRANSPORTATION DETAILS		
Comm. contribution estimated		
Paid by committee		
Estimated bal. due railroads		

TO-DAY'S AVERAGE PAYMENT FOR EACH CASE		TOTAL AVERAGE PAYMENT FOR EACH CASE	

LOAN ACCOUNT		
Total loans to date		
Total repaid		
Balance outstanding		

APPROPRIATION ACCOUNT		
Appropriations		
Other sources		
Total		
Disbursements		
Balance available		

STATEMENT OF APPLICATIONS FINALLY DISPOSED OF

KIND	PREVIOUS	TO-DAY	TOTAL
Tools			
Household			
Business			
Special Relief			
Transportation			
Miscellaneous			
TOTAL			
ACTION TAKEN			
Referred to others			
Refused			
Not found			
Withdrawn			
Assisted			
TOTAL			
NO. OF INDIVIDUALS			

DAILY STATEMENT OF APPLICATIONS PENDING

Waiting registration	
Waiting answers to correspondence	
Action deferred—housing, business, etc.	
Waiting recommendation	
Waiting approval by sub-committee	
Waiting approval by whole committee	
Approved but checks not drawn	
Total cases pending in office	
Total cases pending in field	
Total cases already disposed of	
Total cases to date	

MISCELLANEOUS INFORMATION

No. of cases received yesterday from sections and Investigating Bureau	
Number of cases received yesterday from societies	
Cases with checks drawn but not signed	
Cases with checks signed but not delivered, and cases refused	

PASTER*

28

REHABILITATION COMMITTEE

Date_____ Recommended Loan / Grant $_____ for Household / Special Relief / Transportation / Housing _____

_____

Date_____ Approved Loan / Grant $_____ for _____

433

_____

Any conditions? _____

_____

Check No._____ Signed _____

Transportation Request_____ _____

*See Appendix I, p. 409.

CIRCULAR

F. W. DOHRMANN, CH.
D. O. CROWLEY
O. K. CUSHING
JOHN A. EMERY
JOHN GALLWEY
C. F. LEEGE
ABRAHAM HAAS

KATHARINE C. FELTON, SUP.

REHABILITATION COMMITTEE

SAN FRANCISCO RELIEF AND RED CROSS FUNDS
(A CORPORATION)
GOUGH AND GEARY STREETS

The Rehabilitation Committee, from this time on, will separate its work under two distinct divisions; one established for a limited period and designed to meet the needs of self-supporting families, who cannot, within the means at their command, obtain necessary household furniture or secure homes suitable to live in; the other established on a relief basis, and designed to meet the needs of families who, on account of illness or other misfortune, are for the time being incapable of self-support.

Under Division One, applications for housing and household furniture will be considered.

(a) HOUSING: The Committee has arranged with several contractors to build four and five roomed cottages, with plumbing installed, at prices ranging from $300 to $800. Any self-supporting man or woman, who is the head of a household, and who, as the result of the disaster, is unable to obtain suitable housing accommodations at rent within his means, can arrange to buy one of these cottages. If he is unable to pay the entire cost, the Committee will make part payment, and when necessary can arrange that the other part may be paid by the purchaser in monthly installments. Not more than $50 in ready money is therefore needed in order to enable any family to take advantage of this offer, and the monthly payment on both house and lot will not exceed the ordinary rent. The Committee is also ready to help those who are building cottages according to their own plans, provided the total cost does not exceed $750. The Committee believes that many families would do well to avail themselves of this offer to obtain a house of their own at small cost. Applications will be received by mail only and should be directed to the "Housing Committee."

(b) HOUSEHOLD FURNITURE. Applications will be received from families who are self-supporting and have suffered material loss from the disaster. The income and present resources must be insufficient to enable the family to get necessary household furniture within a reasonable time, without incurring burdensome debt. No application under this head will be received from anyone to whom the Committee has already made a grant. Applications will be received by mail only. Write for a blank to Gough and Geary streets. Mark envelope "Furniture Application." No such applications will be received after January 31st, 1907.

Division Two is organized on the basis of relief. Applications will be received only from families who, through circumstances beyond their control, are incapable of self-support, and whose applications, even under normal conditions, would be received by any regularly organized relief society. No grants will be made to single persons capable of self-support, to families where the husband is earning practically the same wages as he did before the fire and is capable of supporting those dependent upon him, or to those who have made no plans for the future and who ask for money simply to meet the ordinary every-day expenses.

Anyone in need of relief should call at the offices between nine and ten any morning except Saturday. Applications for relief are not received by mail.

N. B.—After January 31st [1907], no application will be received under division one except for Housing, and no grant will be made to self-supporting families. This rule will be strictly adhered to.

KATHARINE C. FELTON
Superintendent

APPLICATION BLANK*

No.....

REHABILITATION COMMITTEE

San Francisco Relief and Red Cross Funds, Inc.

Dated.....1907

Surname	Date	Address	Rooms	Rent
.....	.....	.....	.....	.....
	.....	.....	.....	.....
	.....	.....	.....	.....
	April 17th.....	How long?.....	.....	.....

First Name	Age	Occupation	Earnings Per Week	Physical condition	Name Address of Employer	
Man.....	.....	.....	.....	.....	.....	.....
Woman.....	.....	.....	.....	.....	.....	.....
Children.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....
Others in Family.....	.....	.....	.....	.....	Other References	
.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....

Insurance: Amount?.....	Savings: Amount?.....
What companies?.....	Real Estate: Value?.....
.....	Other Property?.....

Attach two letters of reference. If possible one should be from a former landlord to whom you have paid rent for some time. If you are living in a permanent camp, one letter must be from the Camp Commander.

(OVER)

* On the reverse side space was provided for answers to the following:

What sum do you ask from the Rehabilitation Committee?.....

State clearly the use to which you wish to put this money.....

State clearly what have been the circumstances that make this application necessary.....

CIRCULAR LETTER OF INQUIRY

F. W. DOHRMANN, Chairman
D. O. CROWLEY
O. K. CUSHING
JOHN A. EMERY
JOHN GALLWEY
ABRAHAM HAAS
C. F. LEEGE
KATHERINE C. FELTON
Superintendent

REHABILITATION COMMITTEE
SAN FRANCISCO RELIEF AND RED CROSS FUNDS
A CORPORATION
GOUGH AND GEARY STS.

SPECIAL COMMITTEE ON HOUSING AND SHELTER
REV. D. O. CROWLEY, Chairman
MISS A. GRIFFITH
DR. A. A. D'ANCONA
MR. JOSEPH C. QUEEN
MR. O. ALBERT BERNARD

San Francisco,

Dear

has made application to avail himself of the offer of this Committee to assist in the refurnishing of homes, an offer which you have probably seen in the daily papers, and has given your name to us as his principal reference.

In sending you this letter, the Rehabilitation Committee urges you to consider that the great majority of those who apply for relief are strangers to the Committee, and that it cannot deal with their applications either justly or quickly unless those who do know them are willing to consider themselves as in a sense trustees of this fund, and to share with the Committee some of the responsibility of its administration.

In this present investigation, the Rehabilitation Committee expects to rely largely upon the information it receives from the references of applicants, and therefore deems it especially important to emphasize at this time its need for accurate and full information. Anything that is written is regarded as entirely confidential.

O. K. CUSHING,
Acting Chairman.

QUESTIONS

How long has Mr.....been in your employ?.....
Wages per week at present?.....
Is the work likely to be permanent?.....
Are you in a position to state whether this applicant is temperate, honest, and of good character?.....
Can you freely recommend the granting of this application?.....
N. B.--Send reply in enclosed directed envelope.

RECOMMENDATION FORM

FORM FOR SPECIAL RELIEF

In duplicate, both copies to be forwarded to the Executive Officer. Issues to be made only to women and children in need; men only when sick and destitute. Following questions must be answered in every case.

CAMP_____

DATE_____1907

SUPERINTENDENT OF SPECIAL RELIEF,

SIR:

I HAVE RECOMMENDED THAT THE FOLLOWING BE SUPPLIED:

Name of Applicant in full and Age	Wages
Full Name of Parents or Husband or Wife	If not Working, why?
Present Address	Means of Support
Address Prior to April 18th, 1906	Number in Family
Occupation	Relief Already Received from the Rehabilitation Committee

ARTICLES

Approved: Approved:

Executive Officer Camp Commander

REPORT FORM

BUREAU OF SPECIAL RELIEF
Department of Relief and Rehabilitation
San Francisco Relief and Red Cross Funds
GEARY AND GOUGH STREETS

HERBERT GUNN, M. D.
Supt. Bureau Special Relief

Week Ending.....190

REPORT OF SECTION .....

NO. ORDERS ISSUED.....NEW .....

NO. ORDERS ISSUED.....REPEAT.....TOTAL.....

NO. ORDERS DISCONTINUED .....

Are orders filled promptly and are articles of good quality?.....

(SIGNED).....

MEDICAL SERVICE FORM *

No 1102

BUREAU OF SPECIAL RELIEF
Geary and Gough Streets

HERBERT GUNN, M. D.
Supt. Bureau Special Relief

SAN FRANCISCO,.....1906

.....

Section.....

Please call on.....

Address .....

Relief required .....

.....

Remarks.....

.....

Kindly return this paper with your report.

.....

Reported by letter or in person.....

Refer to.....

* Printed with duplicate on yellow paper beneath for carbon copy.

ORDER FORM—A*

DATE_____

ORIGINAL REPEAT

BUREAU OF SPECIAL RELIEF

ORIGINAL ORDER

No..... Date.....

Surname .....

First Name: Man's.....Woman's.....

Address .....

Address April 18, 1906? .....

Number in family?..... Ages.....

Adult Males?..... Ages.....

Adult Females?..... Ages.....

Name	Occupation	Where Employed	Amount per Week
.....	.....	.....	.....
.....	.....	.....	.....

Amt. Recd. from Rehab. Com. $.....Date.....

How expended? .....

Insurance?..... Companies?.....

Savings Amount?..... Bank:.....

Real Estate:..... Value:.....

Location:.....

Other resources:.....

Residence Continuous in S. F. since April 18th?.....

Will require relief for:.....

Reason for requiring relief:.....

.....

.....

.....

Physician attending?.....Paid?_____

Articles required:.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

Meat Order.....

Approved.....

* Printed with duplicates on yellow paper for carbon copies.

BUREAU OF SPECIAL RELIEF

Department of Relief and Rehabilitation

San Francisco Relief and Red Cross Funds

GEARY AND GOUGH STREETS

San Francisco,.....190

Name.....

Address .....

Dear Sirs:

Please deliver to .....

.....the following articles

and charge to Bureau of Special Relief.

	Cost			Cost	
Apples (dry)			Potatoes,		
Beans,			Prunes,		
Bread,			Rice,		
Butter,			Salt,		
Cocoa,			Soap,		
Coffee,			Sago,		
Condensed Milk,			Sugar,		
Eggs,			Tea,		
Flour,			Pepper,		
Macaroni,			Candles,		
Mush,					
Total			Total		

Received above articles

.....

.....

Superintendent.

IF UNABLE TO DELIVER, NOTIFY THIS OFFICE AT ONCE

ORDER FORM—B

HOSPITAL REPORT SHEET

SAN FRANCISCO RELIEF AND RED CROSS FUNDS
INCORPORATED
HOSPITAL DEPARTMENT

*Hospital Report for week ending*_____ *190*___

*Name of Hospital*_____

*Superintendent*_____

No.	Name of Patient	Age	Single	Married No. of Children	Occupation		Address		Society, if any	Admitted		Diagnosis		Condition when Admitted			Discharged		Cost of Maintenance at $2.00 per day	Remarks
					Before	After	Before	After		Day	Hour	Provisional when adm't'd	Confirmed (date of)	Pulse	Temp.	Resp.	Day	Hour		

I certify that the above is correct in every detail:

(*Signed*)_____

Actual size of sheet 16 x 21 inches.

APPLICATION FORMS FOR BUSINESS REHABILITATION

[FORM A—GENERAL STATEMENT. FACE] Ap. No.....

APPLICATION FOR BUSINESS REHABILITATION

1. Full name..... Age.....
2. Present residence.....
3. Residence prior to April 18, 1906.....
4. Present occupation and place of employment.....
5. Physical condition.....
6. Nature of business to be re-established.....
7. How long in this business?.....
8. Location of business on April 18, 1906.....
9. How long at above address?.....
10. Prior address.....
11. Has location for re-establishment of the business been secured?.....
12. If so, where, and under what conditions?.....
13. If no location has been secured, what is the outlook for a definite and permanent location?.....

.....

14. Statement of losses: Amount. Where? Amount. Where?
    a. Store..... f. Houses.....
    b. Office..... g. Furniture.....
    c. Fixtures..... h. Clothing.....
    d. Stock..... i. Misc. (household).....
    e. Misc. (business).....
15. On which of above has insurance been collected, and how much?.....

.....

16. Statement of resources:
    Insurance uncollected, $.....In what companies?.....

    .....

    Savings, $.....Which bank, or where?.....
    Real estate, $.....Location.....
    Stock, etc., on hand at present.....Where?.....

.....

Application Forms for Business Rehabilitation (Cont.)

[FORM A—GENERAL STATEMENT. REVERSE]

17. How much owing on real estate, and to whom?.....

.....

18. Is indebtedness covered by mortgage?.....

19. When is mortgage due, and has interest been paid to date?.....

20. Has applicant any other income, from any source whatever, such as pensions, stock dividends, annuities, interests, etc.?.....

21. Statement of assets at time of fire (including debits upon applicant's books, and stating how much of the amount is now collectible).....

.....

22. Statement of liabilities (including all unpaid invoices at time of fire).....

.....

23. Names and present addresses of firms from whom goods were purchased.....

.....

24. Names of others, firms or individuals, well acquainted with applicant in a business way. (Secure from two or more of these firms letters addressed to the Rehabilitation Committee, certifying to applicant's business standing. Send these in with your application).....

.....

.....

25. Personal references, names and present addresses. (Send in letters from two or more of these).....

.....

.....

26. Others in family:

NAME	Age	Relationship to Applicant	Present Address	Present Occupation	Name and Address Present Employer	Av. Mo. Inc.

27. Were any members besides the applicant interested in the business before the fire, and, if so, in what capacity?.....

Application Forms for Business Rehabilitation (Cont.)

[FORM B—BUSINESS] Ap. No.....

1. Nature of business to be re-established.....
2. Location April 18, 1906: ..... Proposed location: .....
3. Number and size of rooms for
   a. Store..... *a.* .....
   b. Shop..... *b.* .....
   c. Other use..... *c.* .....
4. Number of employees..... .....

	Schedule of prior location	Schedule of proposed location
5. Fixtures, total value	$.....	$.....
(Submit itemized list of same on separate sheet attached. In listing proposed expenditures, include only those articles absolutely necessary to a start.)		
6. Stock		
a. Cost, wholesale	$.....	$.....
b. Sale price, retail	$.....	$.....
(Submit itemized list on separate sheet attached. In listing proposed stock, include only those articles absolutely necessary to a start.)		
7. Rent, per month	$.....	$.....
(or) lease, for.....year.....; per month	$.....	$.....
8. Labor, per month	$.....	$.....
9. Miscellaneous, not included above	$.....	$.....
10. Total monthly expense of business	$.....	$.....
11. Net monthly income of business	$.....	$.....
12. Average monthly income of family aside from business	$.....	$.....
13. Total income, all sources	$.....	$.....
14. Total monthly living expense of family	$.....	$.....
15. Margin of profit	$.....	$.....
16. Can repay to Relief and Red Cross Fund, monthly		$.....

Application Forms for Business Rehabilitation (Cont.)

[FORM C—LODGING HOUSE] Ap. No.....

1. Location:

   a. April 18, 1906.....

   b. Proposed location.....

	Schedule of prior location per month	Schedule of proposed location per month
2. Number of rooms.....		
Number available for subletting.....		
3. Rent.....	$.....	$.....
(or) lease for.....year....; monthly payment	$.....	$.....
4. Water.....	$.....	$.....
5. Light.....	$.....	$.....
6. Labor.....	$.....	$.....
7. Laundry.....	$.....	$.....
8. Insurance.....	$.....	$.....
9. Instalments on additional furniture.....	$.....	$.....
10. Miscellaneous, not included above.....	$.....	$.....
11. Total monthly expense of house.....	$.....	$.....
12. Total monthly income of house.....	$.....	$.....
13. Net monthly income of house.....	$.....	$.....
14. Average monthly income of family from other sources	$.....	$.....
15. Total income of family from all sources	$.....	$.....
16. Total monthly living expenses of family, aside from expenses of house.....	$.....	$.....
17. Margin of profit.....	$.....	$.....
18. Can repay to Relief and Red Cross Fund, monthly.....		$.....

APPLICATION FOR BONUS

CIRCULAR 2-B. FILE NO.....

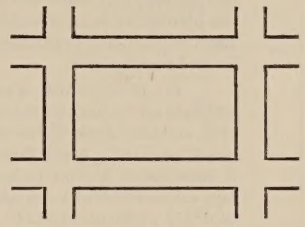
APPLICATION FOR BONUS

THOMAS MAGEE, CHAIRMAN LAND AND BUILDING DEPARTMENT,
SAN FRANCISCO RELIEF AND RED CROSS FUNDS,
UNION SQUARE, SAN FRANCISCO.

DEAR SIR:—

Having been burned out of my home, situated on the land described in the diagram below, by the fire which commenced April 18, 1906, I hereby apply for a bonus from Relief and Red Cross Funds at your disposal to assist in rebuilding.

(Mark on plat description by streets, location in block, and size of lot.)



I am a citizen of San Francisco and was a resident thereof at the time of the fire.

At the time of the fire I was in possession of said property, and was and am now the holder of the record title, free of any incumbrance, except as follows:.....

.....

My family consists of.....

The kind and size of house I intend to build is as follows:.....

.....

.....

.....

I intend to build by (State whether you will do your own work or whether you will employ labor.).....

.....

Estimated cost of house, ...

Estimated number of rooms,.....

Burned residence address,.....

Present address,.....

Present occupation,.....

NAME, ADDRESS,

REFERENCES; { ....
{ ....

(Please attach letters of reference from all persons whose names you use.)

Dated, (Signed)

SAN FRANCISCO, CAL., ...

....., 1906.

[OVER]

LAND AND BUILDING DEPARTMENT. NOTICE*

CIRCULAR 1-B.

THE SAN FRANCISCO RELIEF AND RED CROSS FUNDS (a corporation) is prepared to receive applications for assistance from its Land and Building Department under any of the three plans following:

(1) BONUS: To any lot owner in the burned district a bonus of one-third the cost of a new house, bonus not to exceed $500, will be given to aid him in erecting a home. This bonus will be paid to the contractor as his last payment, and after the building is finished. If lot owner chooses to erect his home with his own hands, the value of the house will be estimated when it is finished and one-third its value will be given to the lot owner. The sum of $500,000 has been set aside for this purpose. This offer to remain open until October 1, 1906, unless fund is exhausted before that date. No more than one bonus to be paid to one person.

(2) PURCHASE (Cash or Installment): Cottages, two-story dwellings and flats will be built by the corporation and sold for cash or on the installment plan, and no interest will be charged on deferred payments. A small cash payment down and a percentage of total cost to be paid monthly. To illustrate: A home-seeker wishing to buy a $300 lot with a $600 house on it (containing four rooms and bath) can purchase it from the corporation at cost as follows: Monthly payments of $15 to be made for sixty months; 5 per cent of the total cost ($45) to be paid down, when a receipt will be given for the payments covering the first three months; then a payment of $15 a month to be made for the remaining fifty-seven months. Taxes will be paid by the corporation and charged to the purchaser. When the $900 and taxes have been fully paid, a deed will be given. The contract of purchase will be non-assignable. A sum not exceeding $2,500,000 will be set aside for this purpose. Any head of family who resided in San Francisco before April 18, 1906, and now engaged in some business or employment is eligible to apply, preference being given to those now living in tents.

(3) LOANS: Not exceeding $500,000 will be used in making loans to those—whether owners or tenants—whose places of residence in San Francisco were burned in the fire, such loans to be used in building new dwellings anywhere in San Francisco on a lot owned by the person to whom such loan is made, such loan to equal one-third of the cost of the building, not, however, to exceed in any case $1,000, and no more than one loan is to be made to any one person or family. Security for such loan is to be taken by way of first or second mortgage upon the building and lot if necessary, the borrower to pay 3 per cent net interest. This offer to remain open until the first day of October, 1906, unless this appropriation of $500,000 is sooner exhausted.

Applicants are required to use the blank provided for the particular kind of assistance desired in each case.

No applications will be received except by mail.

Applications will be investigated and acted upon as rapidly as possible, and in the order of their receipt.

THOMAS MAGEE,
Chairman Land and Building Department,
UNION SQUARE, San Francisco.

* Printed on reverse of Application for Bonus.

APPLICATION FOR HOUSING GRANT

SUB-COMMITTEE ON HOUSING

APPLICATION

No..... Date.....1907

Surname	Address	Rooms	Rent
	At present		
	April 17th How long?		

First Name	Age	Occupation	Earnings Per Week	Physical Condition
Man				
Woman				
Children				

Others in family.....

Name and address of present employer.....
How long working for present employer.....
Name and address of former employer.....
How long working for former employer.....

Attach two letters of reference. If possible, one should be from a former landlord to whom you have paid rent for some time. If you are living in a permanent camp, one letter must be from the Camp Commander.

Description of lot.....

What evidence of ownership can you give? Have you a deed?.....
Tax receipt?..... Contract for purchase?.....
Date when you bought lot.....
How much paid?..... How much unpaid?.....
What monthly installments do you pay?.....

Attach plan of contemplated house. (A drawing prepared by applicant, showing floor plan and dimensions will answer)

Estimated cost of house..... Of lumber.....
Of hardware..... Of labor.....
Cost of plumbing and sanitary fittings ..... Water connections.....
Sewer connections.....
What amount of the total cost of the house are you able to meet?.....
What amount do you ask from the Relief Funds?.....
(Sign your name here).....

It is absolutely necessary for you to have a contractor's or builder's estimate of the entire cost of the house, specifying in detail the cost of building material and plumbing.

N. B.—Be sure to return this blank after it is filled out, and use the enclosed addressed envelope.

INDEX

INDEX

ACCOUNTING: for relief in cash and in kind, 369; relief, use of word "claim" in, 96; system of Relief and Red Cross Funds, criticisms of, answered, 98, 99

ADMINISTRATION: amount expended by Bureau of Special Relief for, 148; amount required for, by Department of Relief and Rehabilitation, estimated, 121; expenses of American National Red Cross, 35; of emergency relief, essential features of, 369

ADVISORY COMMITTEE ON CHARITABLE INSTITUTIONS: formed, 142; recommendations of, 143, 144, 145

AFTER-CARE: lessons regarding, learned from study of San Francisco relief work, 372

AGE: of possible rehabilitation, 365

AGED: applications of, have precedence, 123; clothing issued for, 57; expenditures for Ingleside Camp and permanent home for, 220; lessons regarding care of, learned from Relief Survey, 372, 373; number of, in Camp 6 and Ingleside Camp, 322–324; presence of, in Relief Home, special causes for, 356, 357; problem faced in dealing with, 359–362; recommendations regarding, by Dr. Devine, 16; shelter for, provision of, 23, 321–324; special diet for, 48; use of pensions and direct grants for, 364–365

AGES: of applicants aided by grants for business rehabilitation, 176; of applicants aided under bonus plan, 243; of applicants aided under cottage plan, 225; of applicants aided under grant and loan plan, 261; of applicants for rehabilitation, 154; of inmates of Ingleside Camp, compared with ages of

AGES (*continued*)
almshouse inmates, 330; of principal breadwinners in families applying to Associated Charities, 1907–1909, 289, 290, 291

ALAMEDA: location of, 3

ALASKA: destinations included in Pacific States, 66

ALCATRAZ ISLAND: location of, 7

ALMSHOUSE, SAN FRANCISCO: and camps, movement of inmates between, 325; ages of inmates at, 330; applicants for relief who had been at, 354, 355; capacity, condition, and situation of, 321; movement in and out of, compared with that of Relief Home, 356; nativity of inmates of, 331; occupations of inmates of, 333; proportion of inmates and admissions to population of San Francisco, 356; records of, before fire, 363; transfer of inmates of, to Ingleside Camp, 323

ALMSHOUSES OF UNITED STATES: ages of inmates, 330; conjugal condition of inmates, 329; occupations of inmates, 333

ALTERATIONS: in contract houses erected under grant and loan plan, terms on which made, 269

AMERICANS: among refugees, 75. See also *Nationalities; United States*

ANGEL ISLAND: Fort McDowell on, 7

APPLICANTS AND FAMILIES OF APPLICANTS. See *Relief; Rehabilitation; Business rehabilitation; Bonus; Cottage plan; Grant and loan plan; Associated Charities; Ingleside Camp*

APPLICATION BUREAU: work of, put on relief basis, 130

APPLICATIONS FOR REHABILITATION: action on, in August, 1906, 120–124; and grants, time elapsing

APPLICATIONS FOR REHABILITATION (*continued*)
between, 163–165, 370; by Chinese, 95; conditions on which received at different periods, 129, 130, 131; disposal of, 152, 153, 154; in business, number and disposal of, 173, 174; investigation of, 116, 117, 118; most numerous at time of uncertainty as to funds, 121; nature of, 153; number received from United Irish Societies, 140; numbers received in different periods, 164; passed upon by sub-committees and by single members of Rehabilitation Committee, 160; places at which received, 118; reasons for refusal of, by nature of application, 166; receipt of, suspended, except when for medical aid or food, 122

APPLICATIONS TO ASSOCIATED CHARITIES: in years before and after disaster, 283, 284

APPROPRIATIONS: to departments of Corporation based on budgets, 99

ARCHITECTS AND BUILDERS, BOARD OF: as expert counsel on plans for dwellings, 22

AREA: burned, 4, 5

ARIZONA: persons sent from San Francisco to, 66

ARMY IN THE SAN FRANCISCO DISASTER: and Citizens' Committee carried emergency work, 14; and Red Cross, co-operation between, in reducing rations, etc., 44; called on to guard supplies by sub-committee on relief of hungry, 36; called on to take control of relief work, 38, 39; camps brought under control of, 78; clothing and household distribution in charge of, 56; confiscation of supplies by, 39; donations of clothing and blankets by, 56; expenditures for housing by, 220; expenditures for subsistence stores by, 52; extracts from article on, 383; headquarters of Pacific Division in San Francisco, 7; hospitals and medical supplies under, 92; Ingleside Camp administered by officer of, 324; realization by, of need of permanent shelter, 221; relief stations

ARMY IN THE SAN FRANCISCO DISASTER (*continued*)
opened by, 41; relief stations reported by, 42; report of medical department of, 91; sanitary work of, 90; shelter furnished by, on public land, 84; shoes and clothing from stores of, 55; supplies purchased by, 30; tents provided by, 69, 70; value of aid to Japanese by, 95; value of shelter furnished by, 87

ARMY, UNITED STATES: importance of utilizing services of, in disasters, 369

ASHE, MISS: use of home of, suggested by Miss Felton, 134

ASSOCIATED CHARITIES OF SAN FRANCISCO: action by, in family cases received at Ingleside Camp, 338–343; age of principal breadwinner in families applying to, in 1907–1909, 289, 290, 291; applicants to, among inmates of Ingleside Camp, 336; applicants to whom aid was refused by, 310–314; applications for rehabilitation received at, 118; applications to, in years before and after fire, 283, 284; arrangement with Relief Corporation regarding destitute patients, 93; asked to invite conference of charitable agencies, 132; building occupied by, escaped fire, 283; case records of, before fire, 363; cases classified as having lived or not having lived in burned area, and as aided or refused, 285; cases of single and widowed inmates of Ingleside Camp who applied to, 352–354; cases of, used in study of Ingleside Camp inmates, 327; causes of disability among applicants to, before and after fire, 293; caution in giving justified, 312; emergency and temporary relief given by, 300; emergency funds supplied to district offices by, 145; expenditure for care of sick by, 301; expenditure for housing by, 310; family types among applicants for relief, 288, 290; friction with Rehabilitation Committee soon overcome, 14; grants by Rehabilitation Committee to applicants who later applied to,

ASSOCIATED CHARITIES OF SAN FRANCISCO (*continued*)
299; grants to, 132, 133, 134; investigation of applicants for rehabilitation by, 113; methods and results of work discussed, 316–318; moving and repairing of cottages by, 85, 86, 222, 223, 232, 237; nativity of applicants for relief, 287, 291; nature of relief problem taken up by, in 1907, 281, 282; need of work of, following disaster, 372; number dependent on, when last camp closed, 87, 88; number of children in families applying to, 292; occupations of applicants to, 294, 295, 296; pensions and grants given by, 306–309; receipts and disbursements of, for two years following June 1, 1907, 309; period of taking over rehabilitation work by, 112; position as a charitable agency before and after fire, 282, 283; reasons for refusals of aid by, 312, 313; receipts and disbursements of, 419–421; Rehabilitation Committee notified of withdrawal of staff of, 132, 133; rehabilitation records of burned-out families applying to, 291; relations with Finance Committee and Rehabilitation Bureau, 14; relief given by, types of, 299, 300; return of extra rations demanded by worker of, 44; secretary made superintendent of district work, 113; share in rehabilitation work, 14, 15, 120; study of work of, 298; work enlarged when Bureau of Hospitals closed, 134; work in years following disaster, 315–318; work for unemployed provided by, 304, 305; work of Employment Bureau of, 302, 303

AUDIT: of all relief in cash possible, 369. See also *Accounting*

AUDITING COMMITTEE OF FINANCE COMMITTEE: membership of, 276

AUDITORS OF ACCOUNTS OF CORPORATION: judgment of, 99

AUSTRALIA: cash contributions for relief of San Francisco made in, 34; natives of, among refugees, 74, 76; natives of, in San Francisco in 1900, 74

AUSTRIA: cash contributions for relief of San Francisco made in, 34; natives of, among refugees, 74, 75, 76, 77; natives of, in San Francisco in 1900, 74

AUXILIARY SOCIETIES: relations of Rehabilitation Committee with, 137–141

BAKERIES: arrangements with and supplies furnished by, 36, 37, 38

BARRACKS: built by sub-committee on housing the homeless, 69; defects of, 70; described, 70, 71; estimates of persons living in, 77; supervision of, in recommendations of Dr. Devine, 17. See also *Camps*

BATHS: in houses of applicants aided under bonus plan, 248; in houses of applicants aided under cottage plan, 231; in houses of applicants aided under grant and loan plan, 267

BELGIUM: cash contributions for relief of San Francisco made in, 34

BENICIA BARRACKS: at head of bay, 7

BERKELEY: location of, 3; witness who lived in, reported lack of panic, 6

BICKNELL, ERNEST P.: made national director of American National Red Cross, 29; organizations represented by, 9, 101; plan submitted by, as secretary of Executive Commission, 20; quotation from article in *Charities and the Commons* by, 6–7; secretary and member of Rehabilitation Committee of Finance Committee, 21; share in forming Board of Trustees of Relief and Red Cross Funds, 29; Special Relief Bureau organized on plan of, 111, 146; succeeded Dr. Devine as representative of Red Cross, 27

BILLS AND DEMANDS, DEPARTMENT OF: chairman and duties of, 399; created, 26; disposal of claims by, 97; payment on claims, 98; work of, completed, 28

BLOCKS: number of, burned after earthquake, 4

BOARD OF ARCHITECTS AND BUILDERS: as expert counsel on plans for dwellings, 22

BOARD OF TRUSTEES OF RELIEF AND RED CROSS FUNDS. See *Trustees*

BONUS: additional grants to recipients of, 248; ages of applicants aided by, 243; conjugal condition of families aided by, 242; cost of houses built by applicants aided by, 249; form of application for, 447–448; indebtedness carried by families aided by, 247; nationality of applicants receiving aid by, 241; occupations in families aided by, 244; prosperity of applicants aided by, 277; rooms in houses of applicants aided by, 249; rooms occupied by families aided by, 250; value of lots owned by applicants aided by, 246

BONUS PLAN: by whom proposed and recommended, 22; expenditures for houses erected under, 220; nature of opportunity offered by, 237; number of houses erected under, 219; outline and history of, 239, 240; policy pursued under, discussed, 251, 252

BOSTON ASSOCIATED CHARITIES: secretary of, appointed secretary to Dr. Devine, 14

BRADLEY, CAPTAIN: quoted on quality of clothing distributed, 55

BREAD: arrangements regarding payments for, 38; supplies of, 37

BREAD LINES: formation and composition of, 36; increase and decrease in, 43, 44; recommendation of Dr. Devine regarding, 17; reduction of, followed by introduction of kitchen system, 50

BRITISH COLUMBIA: destinations included in Pacific States, 66

BUBONIC PLAGUE: in camp and city, 29

BUDGETS: appropriations to departments of Corporation based on, 99; for departments of Relief Corporation, prepared by chairmen, 27

BUDGETS, FAMILY: of cases under care of Associated Charities, study of, 316

BUENA VISTA SCHOOL: headquarters of Civil Section V, 42

BUILDING FUND: proposed, account of, in *Charities and the Commons*, 216

BUILDING, SUBSIDIZED: differences of opinion regarding, 22

BUILDINGS: facing burned area, 5; number and classes of, destroyed by fire, 4, 5. See also *Houses; Housing*

BUREAUS. See *Employment Bureau; Hospitals, Bureau of; Red Cross Special Relief and Rehabilitation Bureau; Registration Bureau; Relief Stations, Bureau of Consolidated; Transportation Bureau*

BUSINESS OWNERSHIP: status regarding, in families aided under bonus plan, 244

BUSINESS REHABILITATION: announcement concerning, in newspapers, 172–173; application forms for, 441–444; applications for, granted and refused, 153, 154; applications for, passed on by sub-committees and by members of Rehabilitation Committee, 160; applications for, set aside temporarily, 123; business status of applicants receiving aid for, by occupations, 196–211; changes in composition of families receiving aid for, 177; conjugal condition of family groups receiving aid for, 175, 176; grants for, average amount of, 184; grants for, by what bodies made, 174; grants for, confined chiefly to families experienced in special lines, 184, 185; grants for, number and amounts expended, 157, 158; grants for, size of, 165, 166; in different periods, 171, 172; nationality of heads of families receiving aid for, 175, 176; need of supervision in, chief lesson of study, 371; number of rooms in residences occupied by families receiving aid for, 180; policy of, 171–173, 211; premises occupied and rentals paid by families receiving aid for, 178; proposed occupations of applicants receiving aid for, 184; reasons for refusal of applications for, 166; reasons

BUSINESS REHABILITATION (*continued*) for success and failure of those receiving aid for, 187–195; refusals to grant aid for, study of, 208–210; rentals paid by families receiving aid for, 179, 181–183; re-opening of cases where principal grant was for, 161; results of, 186–187, 210–211; resumed after suspension, 128; self-supporting individuals in families receiving aid for, 176; single and widowed inmates of Ingleside Camp applying for, 344–346; status of applicants receiving, for trade, 207

BUSINESS REHABILITATION COMMITTEE (Sub-committee VI): applications to, number and action on, 173, 174; appointment, activities and aims of, 172, 173; chairman of, 125; extreme caution displayed by, in granting aid, 211; grants by, in cases investigated, 174

BUSINESS STATUS: of applicants receiving aid for business rehabilitation, 186, 187, 193

CALIFORNIA: length of residence in, of inmates of Ingleside Camp, 334; persons sent from San Francisco to places in, 66, 67, 68; population of, conjugal condition compared with that of Ingleside Camp inmates, 329. See *Governor of California*

CALIFORNIA, DEPARTMENT OF: headquarters at San Francisco, 7; rations purchased by army from, 39

CALIFORNIA JOCKEY CLUB: offer of race track stables for camp by, 322

CAMP COMMANDERS: and staff at headquarters, emergency cases always handled rapidly by, 165; form of report by, 429

CAMP COTTAGES, 221–238; a necessity to meet needs of poorest class of refugees, 237; and housing grants, 158; assignment of, to different classes of population, 82, 83; construction of, under Corporation, 82; cost of building, 87, 220, 221; cost of moving and of repairs and

CAMP COTTAGES (*continued*) improvements, 232; families occupying, on re-visit, 223; general comments on, 278, 371; number and capacity of, 219, 220; number assigned to Chinese, 95; other aid given by Rehabilitation Committee to those receiving, 229; plan regarding lease of, 83; removal of, from camps, 83, 85, 222; visits to, after removal, 222. See also *Cottage Plan*

CAMP FOR CHINESE: location and population of, 95

CAMP IN SOUTH PARK: described, 84

CAMP LOBOS: closing of, 87. See also *Lobos Square*

CAMPS: clothing supplied to residents of, 57; congestion in, 230, 231; cost of shelter given by, 86, 87; effort to concentrate refugees needing continued help in, 44; ejectments from, 79, 80; increase in population of, due to return of refugees, 77; in different civil sections, 12; official and "permanent," 78–84; official list of, 404; of early barrack type, described, 70, 71; plans for, formulated by committee on housing the homeless, 70; population of, by months and by composition, 81; recommendations regarding, by Dr. Devine, 17; records of distribution furnished by, 42; rehabilitation policy regarding families in, 109, 110; removal from, 29, 85; three essentials for tenants laid down by General Greely, 79; under army control, 78; unofficial, 79; work of building cottages in, 221, 222; work of Bureau of Special Relief for residents of, 149

CAMPS AND WAREHOUSES, DEPARTMENT OF: care of camps passed to, from army, 82; chairman, duties of, 399; civil sections used by, 12; clothing supplied to residents of camps by, 57; cost of maintenance of camps by, 87; creation of, 26, 109; not responsible for typhoid fever, 91; Special Relief Bureau called on for aid by, 149; status of work one year

CAMPS AND WAREHOUSES, DEPARTMENT OF (*continued*)
and two years after earthquake, 28, 29; work of, defined, 110; work of Executive Commission taken over by, 110

CANADA: cash contributions for relief of San Francisco made in, 34; eastern, destinations in, included with "East," 66; natives of, among refugees, 74, 76; natives of, in San Francisco, in 1900, 74

CAPE COLONY: cash contributions for relief of San Francisco made in, by Americans, 34

CAPITAL: available for applicants receiving aid for business rehabilitation, 193–195; possessed by applicants receiving grants for rehabilitation in personal and domestic service, 201–205; possessed by applicants receiving grants for rehabilitation in trade, 207, 208; relation to success in cases where manufacturing and mechanical lines were undertaken with rehabilitation funds, 199; relation to success in cases where professional work was taken up with rehabilitation funds, 198

CARDS: for use of applicants at food station, 37

CARDS, REGISTRATION. See *Registration Cards*

CARLOADS OF STORES: number delivered at San Francisco, 30

CASES: family, at Ingleside Camp, 337–343; of applicants to Associated Charities, social character of, 286–294; rehabilitation, reopening of, 160–165

CASH: contributions received to June 1, 1909, 33, 34; possibility of audit of all relief in, 369; received by American National Red Cross, disposition of, 35

CENSUS, UNITED STATES: figures on almshouse population of United States cited, 333; population figures for San Francisco cited, 75. See also *Almshouse, San Francisco*

CENTRALIZED SYSTEM of rehabilitation work, 124–133, 135, 370

CERTIFICATE OF INCORPORATION: issued, 26

CEYLON: cash contributions for relief of San Francisco made in, 34

CHAMBER OF COMMERCE, AMERICAN, in Paris: cash contributions made by, 34

CHAMBER OF COMMERCE, NEW YORK: authority of Finance Committee recognized by, 10; business rehabilitation resumed after transfer of funds by, 128; incorporation urged by, 25; restriction on funds transferred to Corporation by, 100; use of funds for permanent relief urged by, 15

CHARITABLE ORGANIZATIONS: grants to, by denominations, and nature of work, 405

CHARITIES. See *Associated Charities*

Charities and the Commons: account of proposed building fund in, 216; accounts of conditions in San Francisco, quoted from, 6, 77, 78

CHARITIES ENDORSEMENT COMMITTEE, 145 (table and note)

CHARITY ORGANIZATION SOCIETIES: district expenditures under, 120; provided trained workers, 14; transportation agreement, 65

CHICAGO COMMERCIAL ASSOCIATION: represented by Ernest P. Bicknell, 101

CHICAGO FIRE COMMISSION: limitation of grants by, 109

CHICAGO MAYOR'S COMMITTEE: funds of, represented by Ernest P. Bicknell, 101

CHICAGO SPECIAL RELIEF COMMITTEE: experience with certificates from pastors and benevolent associations, 117, 137

CHILDREN: in families aided under the cottage plan, 224; in families applying to Associated Charities before and after fire, 292; in families of applicants for rehabilitation, 156, 157

CHILDREN'S AGENCY: work of, 317

CHILDREN'S HOSPITAL: use of, suggested by Miss Felton, 134

CHILDREN'S INSTITUTIONS: co-operation between, following fire, 317

CHINA: cash contributions for relief of San Francisco made in, 34, 95; natives of, among refugees, 74, 76; natives of, in San Francisco in 1900, 74. See also *Chinese*

CHINATOWN: burned out, 4

CHINESE: among refugees, 74–76; camp and cottages for, 95; deterred from asking aid by feeling against them, 95; relief of, 94, 95

CIRCULAR: on requirements for satisfactory investigations for the Rehabilitation Committee, 139, 140; stating change to purely relief basis for applications, 130

CITIZENS' COMMITTEE: and army, carried emergency work,' 14; appointment of, 8; barracks built and tents provided by sub-committee of, 69; cash contributions received by, 34; dissolution of, 10; interesting items in minutes of, 10; meeting places, 9; sub-committees, 9, 36; transportation committee organized by railroads recognized as authoritative by, 59; transportation sub-committee had little to do, 58

CITY OF SAN FRANCISCO. See *San Francisco*

CIVIC RELIEF BUREAU: opened by Associated Charities after fire, 317

CIVIL CHAIRMEN OF SECTIONS: functions of, 42, 56

CIVIL SECTIONS: and military districts identical, 12, 40; camps in, 12; closure of, 124; committees, agents and workers in, 113; families and individuals registered in, 45; housing of registered families in different, 72, 73–75; nationality of heads of families of refugees in, 77; organizations using, 12; relief stations in, 41, 42

CLAIMS: character of, 96, 97; disposal of, 97; payments upon, 98

CLEARING HOUSE OF INFORMATION needed, 92

CLERGY: stereotyped forms of recommendation used by some of, 115. See also *Ministers; Pastors*

CLIMATIC CONDITIONS of San Francisco favorable, 7

CLOTHING: and bedding, relief in, second in order of urgency, 12, 13; and bedding, carloads of, received at San Francisco, 30; distribution of, 55–58; donated, condition of, 55; recommendations of Dr. Devine regarding, 17

CLUBS, IMPROVEMENT: in camps, 89

COLOMBIA, UNITED STATES OF: cash contributions for relief of San Francisco made by Americans in, 34

COLORADO: persons sent from San Francisco to, 66

COLUMBIA, DEPARTMENT OF THE: rations purchased of army from, 39

COLUMBIA PARK BOYS' CLUB: work of residents after destruction of, 88

COMPLAINTS: against hot meal kitchens, 52

CONFERENCE AT FORT MASON, April 24th, 11

CONGESTION: during camp life, 230, 231; on lots to which camp cottages were removed, 233

CONGRESS, UNITED STATES: visited by San Francisco citizens with regard to building fund, 216

CONGRESSIONAL APPROPRIATION: amount and distribution of, 30, 34; claims paid out of, 98; expenditure from, for housing, 220; supplied funds for sanitary work, 90

CONJUGAL CONDITION: of families aided under bonus plan, 242; of families aided under cottage plan, 224; of families aided under grant and loan plan, 260; of family groups receiving business rehabilitation, 175, 176; of Ingleside population, 328. See also *Family types*

CONSTRUCTION, HOUSING: expense and difficulties of, 217

CONTRACT HOUSES: built under grant and loan plan, defects of, 268

CONTRACTORS: difficulty of securing reliable, 217; who built cottages, arrangements with, 221, 222

CONTRACTS: grant and loan, regulations covering, 253, 254

CONTRIBUTIONS: by Japan and China, 94, 95; cash, received to June 1, 1909, 33, 34; desirability of sending, without restrictions, 369; sources of, 30–35

"CONVALESCENTS" at Ingleside Camp, 365

COOKING: in streets, 40

CORPORATION: See *San Francisco Relief and Red Cross Funds, a Corporation*

CORPORATION AND BOARD OF TRUSTEES OF RELIEF AND RED CROSS FUNDS: contributions to Associated Charities by, 283, 309. See also *San Francisco Relief and Red Cross Funds, a Corporation; Trustees of Relief and Red Cross Funds, Board of*

COST: incurred by or in behalf of applicants for cottages occupied under cottage plan, 232; of aid under grant and loan plan, 257–259; of camp cottages and tenements, 87, 221; of houses built under bonus plan, 248, 249; of houses erected by housing committee contractors under grant and loan plan, 270; of Ingleside Camp, 327; of moving cottages from camps, and of repairs and improvements, 232; of shelter given by camps, 86, 87. See also *Expenditures*

COST OF LIVING: in San Francisco, investigation of, 316

COTTAGE PLAN: ages, sexes, health, and responsibilities of applicants receiving aid under, 225; conjugal condition of and children in families aided under, 224; costs incurred by or in behalf of applicants for cottages under, 232; financial status of families aided under, 229; housing before and after fire of families aided by, 229–234; incomes of families aided under, 228; nationality of applicants receiving aid under, 223; occupations of men in families aided under, 226; wages of men in families aided under, 227. See also *Camp cottages; Cottage settlements*

COTTAGE SETTLEMENTS: conditions in two, described, 234–237

CRITICISMS: of work of Associated Charities commonly made, 311

CRITICS: on distribution of funds answered, 237

CROCKER SCHOOL: used as clothing warehouse, 56

CROWLEY, REV. D. O.: adviser to Industrial Bureau, 88; chairman of Sub-committee V, 125; position of Archbishop Riordan on Rehabilitation Committee delegated to, 21

CUBA: cash contributions for relief of San Francisco made in, 34

CUSHING, OSCAR K.: chairman of Red Cross Special Relief and Rehabilitation Committee, 14; chairman of Sub-committee I, 125; member and treasurer of Rehabilitation Committee, 21; secretary of committee on transportation and executive head of transportation work, 59

DAY NURSERIES: in camps, 89

DEATHS: as causes of disability among applicants to Associated Charities, 293; at Ingleside Camp, 327; by violence, number of, following disaster, 5; in families of applicants aided under bonus plan, 242; in families of applicants aided under cottage plan, 225; in families of applicants aided under grant and loan plan, 260, 261

DELAYS: between applications and grants or loans for housing, 255. See also *Time*

DENMARK: natives of, among refugees, 74, 76, 77; natives of, in San Francisco in 1900, 74

DEPARTMENTS OF CALIFORNIA AND COLUMBIA. See *California; Columbia*

DEPARTMENTS OF CORPORATION: names, duties, and chairmen of, 399, 400. See also names of departments

DEPENDENCY: applicants to Associated Charities grouped according to causes of, 297; situation in San Francisco after fire, compared with that before fire, 281–286, 315–318

DESMOND, MR.: sent by Los Angeles relief committee to establish hot meal kitchens, 49

DESMOND CONSTRUCTION COMPANY: hot meal kitchens run by, 50

DESTINATIONS: of free passengers carried by Southern Pacific Railroad (first period), 58; of persons sent from San Francisco in second, third, and fourth periods, 66, 67, 68

DESTITUTION: city canvassed for cases of, 40

DETURBEVILLE, MISS: use of home of, suggestion by Miss Felton, 134

DEVINE, EDWARD T.: chairman of Finance Committee's Rehabilitation Committee, 21; civil chairmen appointed by, 42; consultation with army on clothing distribution, 56; drew on special fund for rehabilitation expenditures till May 9, 14; General Greely's agreement with, 18; letter of June 4 to chairman of Finance Committee of Relief and Red Cross Funds, 16, 17; Miss Higgins appointed secretary to, 14; plan submitted by, as chairman of Executive Commission, 20; recommendations made by, 15; rehabilitation of camp families considered at lunch given by, 109; rehabilitation work continued in charge of, 20; report on housing submitted by, as chairman, 22; representative of American National Red Cross, 9, 11; succeeded as representative of Red Cross by Ernest P. Bicknell, 27

DEVOL, BRIGADIER GENERAL C. A.: account by, of part played by army in San Francisco disaster, 383–386; work in unloading and transporting supplies, 30, 39

DE YOUNG, M. H.: at conference April 24, 11; chairman of Department of Bills and Demands, 399; member of Executive Committee of Relief Corporation, 26; suggestion on housing by, 22

DIET, SPECIAL: for special classes, 48, 49; issued by sub-committee on relief of the hungry, 38

DISABILITIES: among applicants to Associated Charities before and after fire, 293; of single and widowed inmates of Ingleside Camp who did not apply for rehabilitation, 352, 353

DISBURSEMENTS: of American National Red Cross, 35; of Associated Charities, 419–422; of Rehabilitation Committee to August 18 and September 20, 1906, 124

DISCIPLINE: of inmates at Ingleside Camp, 325, 326

DISPENSARIES, FREE: established by Finance Committee of Relief and Red Cross Funds, 93; supplied with drugs, etc., by army, 93

DISTRICT SYSTEM: conclusions regarding, reached after Relief Survey, 370; methods of work under, 113–124; reasons for adopting and abandoning, 126, 135

DOHRMANN, F. W.: chairman of Department of Relief and Rehabilitation, 400; chairman of Rehabilitation Committee of Finance Committee, 21; need of reserve to establish camp families emphasized by, 110; question of rehabilitation of institutions considered on request of, 141; recommendations in report of advisory committee to, 143, 144; representative of American National Red Cross, 27; share of, in forming Board of Trustees of Relief and Red Cross Funds, 29; suggestions regarding rehabilitation of institutions offered by, 142; vice-president of Relief Corporation, 62

DONATIONS: cash, to June 1, 1909, 33, 34; control of, 99–103; made through American National Red Cross, disposition and balance, 35. See also *Contributions*

DUPLICATION: of applications in auxiliary societies, 139; of inquiries and grants, 116

DWELLINGS. See *Housing and Shelter*

EAGLES, LOCAL ORDER OF: relief station opened by, 41

EARNING POWER, ESTIMATED: of applicants to Associated Charities, 296

EARTHQUAKE: time, duration and effects of, 3

"EAST": persons sent from San Francisco to, 66, 67, 68

EAVES, LUCILE: director of Industrial Bureau, 88; formerly head worker of South Park Settlement, 88; sewing circle at Ingleside Camp organized by, 326

EJECTMENTS FROM OFFICIAL CAMPS: by months, 80; reasons for, 79, 80

EMERGENCY: and temporary relief, number and amount of grants for, 300; cases, always handled with rapidity, 165; cases, notice to employes regarding, 131; period, lessons learned from survey of, 369–370; work carried by army and Citizens' Committee, 14

EMERGENT RELIEF: investigation in cases of, 118

EMERY, ARCHDEACON J. A.: chairman of sub-committees III and IV, 125; position of Bishop Nichols on Rehabilitation Committee delegated to, 21

EMPLOYMENT: given men out of work, 304, 305; of inmates at Ingleside Camp, 326; recommendation regarding, by Dr. Devine, 16

EMPLOYMENT BUREAU: Associated Charities, 302, 303; under State Labor Commissioner, 47

EMPLOYMENT STATUS: of grantees under business rehabilitation, 186

ENGLAND: cash contributions for relief of San Francisco made in, 43; natives of, among refugees, 74, 75, 76, 77; natives of, in San Francisco in 1900, 74

ENUMERATORS: inexperience of, 48. See also *Registration Bureau*

ESTIMATES: for relief and rehabilitation work, basis for, 122

EUROPEAN POINTS: included with "East" in tabulation of destinations, 66

EVERETT GRAMMAR SCHOOL: used as warehouse for second hand clothing, 56

EXECUTIVE COMMISSION: appointment of, 19; final act of, 24; health corps appointed by, 90; housing recommendations of, 22, 24; membership of, 19, 378; plan submitted by chairman and secretary of, 20; plans of, July, 1906, 391–393; powers of, and relation to army, 21; rates of payment to hospitals established by, 93; use of civil sections by, 12; weakness of, 19, 20; work taken over by Department of Camps and Warehouses, 110

EXECUTIVE COMMITTEE OF CORPORATION: bonus plan of, 239, 240; decision as to grants to charitable organizations reached by, 132; estimates for rehabilitation and relief presented by, 121; manager of Department of Lands and Buildings made superintendent of Housing Committee at request of, 256; request made to, by Housing Committee, regarding Department of Lands and Buildings, 257

EXPENDITURES: for housing, 220; of San Francisco Relief and Red Cross Funds for purchase and distribution of food, 53; under grant and loan plan, 257, 258. See also *Cost; Disbursements; Restrictions*

FAIRMONT HOTEL: meeting place of mayor and Committee, 9

FAMILIES: and individuals given aid for business rehabilitation, 174–177; and individuals registered in civil sections in May, 45; making use of grants and loans, 259–262; occupying camp cottages, 223–225; registered, housing of, in May, 72, 73. See also sub-topics under *Bonus; Cottage plan; Grant and loan plan*

FAMILY CASES: at Ingleside Camp, 337–343

FAMILY COMPOSITION: changes in, among families receiving aid for business rehabilitation, 177

FAMILY RELATIONS: of inmates of Ingleside Camp, 335. See also *Conjugal condition; Social status*

FAMILY TYPES: among applicants for relief to Associated Charities before and after fire, 288, 290. See also *Conjugal condition*

FEBIGER, COLONEL: report to War Department on conditions found on taking charge of relief stations, 40; quoted on effect of hot food camps, 50; quoted on rations and repeaters, 42, 43

FELTON, MISS: appropriation for Associated Charities suggested by, 135; plan for care of sick offered by, 134

FINANCE: questions of, 96–103

FINANCE AND PUBLICITY, DEPARTMENT OF: created, 26; duties of, 399; status of work one year and two years after fire, 28, 29

FINANCE COMMITTEE OF CITIZENS' COMMITTEE (later Finance Committee of Relief and Red Cross Funds): appointed at first meeting of Citizens' Committee, 9; called on army to assume charge of relief work, 39; consolidated with Red Cross, 11; independent action of its sub-committee on housing the homeless, 70; realization by, of need of permanent shelter, 221; recognition as official agent of relief, 10; shelter furnished by, on public lands, 84; supplies purchased by, 30; value of shelter furnished by, 87

FINANCE COMMITTEE OF RELIEF AND RED CROSS FUNDS (formerly Finance Committee of Citizens' Committee): and Corporation, cash receipts of, 33; appointed its own Rehabilitation Committee, 15; appointment of committee on hospitals by, 93; appropriation made by, to Associated Charities, 14; arrangements with hospitals by, 93;. asked to supply tools and make loans, 13; attitude of members on recommendations of outside bodies, 138; attitude toward and action on plan proposed by Executive Commission, 20; cash contributions received by, 34, 35; claims made upon, 96; control of relief work by, 10; date of beginning rehabilitation work under, 111; decision of, to pay no liquor claims, 98; expenditures for housing by, 220; first appropriation for special relief by, amount and date, 14; free dispensaries established by, 93; grants made directly to charitable institutions by, 142; health corps paid by, 90, 91; independent camp not recognized as official by, 79; Japanese aided by, number and value of relief given, 94, 95; members and committees of, 377; organization of, 11; park commissioners requested by, to give permission for building cottages, 84; plan submitted to, by General Greely, 18; question of incorporation considered by, 25; recommendations made to, by Dr. Devine, 15, 16, 17; representative of, on Executive Commission, 19; requested to state plans, 15; sale of donated flour by, 102; shelter furnished by, on public land, 84; sub-committees of, 378; suggestion of representation of relief funds on, 101; value of shelter furnished by, 87

FIRES AND LIGHTS: orders regarding, in days following disaster, 40

FIRES FOLLOWING EARTHQUAKE: area burned over by, 4; starting point and direction, 3

FLOUR: efforts made to secure, 36; sent in excess of need, disposal of, 101, 102

FOOD: and its distribution, expenditure for, from Relief and Red Cross Funds, 52, 53; carloads of supplies received at San Francisco, 30; depots for storage of supplies, 40; distributed, value cannot be determined, 52; distribution of, 36–40; donated in excess of need, 101, 102; early stations established, 37; first need to be supplied, 12, 13; given to hospitals, value of, 94; issued by army, 39; no instances of extreme suffering for want of, found by army, 40; recommendations of Dr. Devine regarding, 17; registration to furnish basis for system of distribution of, 46

FOOD CARD: face and reverse reproduced, 427; use of, 47

FOREIGN POINTS: persons sent from San Francisco to, 67, 68

FORMS used in relief and rehabilitation work, 425–449

FORT BAKER: location of, 7

FORT MCDOWELL: location of, 7

FORT MASON: conference at, 11; food from, distributed, 39; location of, 10; one of three garrison posts in San Francisco, 7; sick cared for in hospital at, 92

FORT MILEY: food from, distributed, 39; one of three garrison posts in San Francisco, 7

FRANCE: cash contributions for relief of San Francisco made in, 34; natives of, among refugees, 74, 76, 77; natives of, in San Francisco in 1900, 74

FRANKEL, LEE K.: became chairman of tentative bureau of special relief of American National Red Cross, 14

FRANKLIN HALL: meeting place of mayor and Committee, 9

FREE PASSENGERS: number of, carried by Southern Pacific Railroad (first period), 58

FRESNO: committee from, announced bringing of supplies, 37

FUNDS, RELIEF: criticism as to distribution of, answered, 237, 238; incorporation of, 25, 398; need of careful accounting for, 99; remedy for embarrassment caused by withholding of, 100, 101; restrictions on use of, imposed by donors, 100–103. See also *Red Cross; Finance Committee of Relief and Red Cross Funds; San Francisco Relief and Red Cross Funds; Contributions; Disbursements*

FUNSTON, GENERAL: attended conferences on April 21 and 24, 11; in temporary command of Pacific Division, 8

FURNITURE GRANTS, COMMITTEE ON (Sub-committee VII): chairman of, 125

FURNITURE, HOUSEHOLD: applications for, granted and refused, 153, 154; applications for, passed on by sub-committees and by members of Rehabilitation Committee, 160; applications for, to be on printed forms, 117; grants of different amounts for, 165, 166; large proportion of early grants for, 298; policy regarding grants of, 129, 130, 131; principal and subsidiary grants for, number and amount of, 157, 158; reasons for refusal of applications for, 166; re-opened cases where principal grant was for, 161, 162

FURTH, JACOB: representative of Massachusetts Association for the Relief of California, 15

GALLWEY, DR. JOHN: chairman of Sub-committee II, 125; member of Rehabilitation Committee of Finance Committee, 21

GARRISON POSTS: in and near San Francisco, 7

GASTON, MAJOR A. J.: positions held by, 21

GENERAL ORDERS NO. 18, 379–382

GERMAN GENERAL BENEVOLENT SOCIETY: asked to confer on plan for administration of relief work, 132; privilege of having recommendations accepted extended to, 138; represented on committee to pass on applications for housing, 133

GERMANY: cash contributions for relief of San Francisco made in, 34; natives of, among refugees, 74, 75, 76, 77; natives of, in San Francisco in 1900, 74

GIFTS: received by applicants aided under grant and loan plan, 265; received by families aided under cottage plan, 229

GOLDEN GATE: location of, 3

GOLDEN GATE PARK: barracks in, described, 70, 71; field hospital established at, 92; line of refugees at lodge of, 36; placing of refugees in, recommended by committee on housing the homeless, 70; population in, not included in regis-

GOLDEN GATE PARK (*continued*)
tration, 73; refugees in, hindered from becoming independent by remoteness from centers, 84; vacation school in, proposed, 78

GOVERNOR OF CALIFORNIA: ex-officio director of Relief Corporation, 26; member of special committee, 15

GRANT AND LOAN PLAN: additional aid to families aided under, 273; ages of applicants aided under, 261; applications and expenditures under, 257–258; cases of grantees under, 273–276; comments on results of, 276, 278; conclusions regarding houses built under, 371; conjugal condition of families aided under 260; contracts and regulations covering, 253, 254; nationality of applicants receiving aid under, 259; nature of opportunity offered by, 237; number of buildings erected under, 219; number of rooms occupied by families aided under, 267; occupations and incomes of applicants aided under, 262, 263; payments on houses erected under, 220; rentals paid before fire by families aided under, 270; status of loans to families aided under, 271, 272; typical cases of families aided under, 273–276; value of houses owned by applicants aided under, 269, 270; value of lots purchased by applicants aided under, 266

GRANTS: amount and nature of, 165–167; and applications, time elapsing between, 163–165, 370; and pensions, for aged and infirm, 364–365; and pensions, given by Associated Charities, 306–309; by Associated Charities for emergency and temporary relief, 300; by Chicago Fire Commission, limitation of, 109; by members of Rehabilitation Committee, 174; by Rehabilitation Committee to applicants who later applied to Associated Charities, 298, 299; by Sub-committee on Occupations for Women and Confidential Cases, 158; cases reopened by nature of principal, 161; classification of, used by Red Cross special bureau, 108; duplication of, 116; for different kinds of rehabilitation, 153, 159; given and refused to inmates of Ingleside Camp, 337–352; lessons regarding, learned from study of rehabilitation work, 370, 371; limitation of, 108, 370; made directly to charitable institutions by Finance Committee of Relief and Red Cross Funds, 142; notice regarding, 131; number of, to a case, 160; of different amounts, rules regarding, 128, 129; on applications of United Irish Societies, 140; "principal" and "subsidiary" defined, 152; principal and subsidiary, for different kinds of rehabilitation, 157–160; reasons for refusal of, to certain societies, 145; responsibility for, 128, 129; spent in drink, 360; suspension of, due to withholding of funds, 99, 100; to applicants who possessed resources, by amount of resources, 167, 168; to Associated Charities, 133, 134; to bonus recipients, additional, 248; to bonus recipients, Corporation's policy regarding, discussed, 251, 252; to charitable institutions, recommendations of advisory committee regarding, 144; to charitable organizations, by denominations and nature of work, 405; to grant and loan recipients, additional, 273; to Ingleside Camp inmates, 362. See *Grants for business rehabilitation; Bonus; Cottage plan; Grant and loan plan*

GRANTS FOR BUSINESS REHABILITATION: average size of, in families revisited, 174; classified by amount of grant, 194; confined generally to those experienced in special lines, 184, 185; delayed, result in failure and hardship, 189, 190; inadequacy of, as cause of failure, 190–192; in personal and domestic service, 201–202; in relation to capital, 201–205, 207–208; in trade, 207, 208; manner in which made, as a reason for failure, 188, 189; summary of situation regarding, 211

GREELY, GENERAL: acceptance of suggestion regarding Executive Commission made by, 19; activities of, in June, 18, 19; appreciated need of a second registration, 49;

GREELY, GENERAL (*continued*)
attended conference on April 24, 11; estimate of fraudulent repeating by, 43; estimate of number of persons who received clothing, 55; had city canvassed for cases of destitution, 40; lack of data on which to base housing recommendations reported by, 71; letter from, to James D. Phelan, 387; number of rations distributed reported by, 52; persons in shacks and barracks, according to census by, 77; quoted on second hand clothing, 55; report of loss of life by, 5; temporary absence of, at time of earthquake, 8; three essentials for camp tenants laid down by, 79; took charge of food issues, 39; tried to induce removal of refugees to official camps, 79; value of shelter furnished by army as reported by, 87

HAGUE, JAMES D.: representative of New York Chamber of Commerce, 15, 25

HALL OF JUSTICE: meetings in, on day of earthquake, 8, 9

HAMILTON SCHOOL: headquarters of Civil Section IV, 42; meeting place of Rehabilitation Committee, 21, 26

HAMILTON SQUARE: first cottages completed in, 82

HARRIMAN, E. H.: at conference April 24, 11; member of special committee, 15

HARVEY, J. DOWNEY: secretary of Relief Corporation, 26

HEADQUARTERS: of seven civil sections, 42

HEALTH: in San Francisco following disaster, 91, 92; of applicants and families receiving aid for business rehabilitation, 192, 193; of families receiving aid under bonus plan, 243; of families receiving aid under grant and loan plan, 261, 262; of inmates at Ingleside Camp, 326, 327; of refugees, improved by outdoor life, 7; safeguarding of, 89–94

HEALTH, BOARD OF: health corps appointed by, 90; responsible for typhoid, 91

HEALTH CORPS: of camps, personnel of, 90, 91

HEARST SCHOOL: free employment bureau at, 47; sewing center at, 88

HEBREW BOARD OF RELIEF: asked to confer on plan for administration of relief work, 132; efficiency of work of, 141; represented on committee to pass on applications for housing, 133

HEBREWS: receiving business rehabilitation, 175

HERRIN, W. F.: second vice-president of Relief Corporation, 26

HIBERNIANS, ANCIENT ORDER OF: relief stations opened by, 41

HIGGINS, ALICE L.: secretary of Boston Associated Charities, appointed secretary to Dr. Devine, 14

HOMES, PERMANENT: assistance in construction of, expenditure for, 220. See also *Houses; Housing*, etc.

HOSPITAL CARE: single and widowed inmates of Ingleside Camp who applied for, 351–352

HOSPITAL, CITY AND COUNTY: condemnation of, 323, 357; enlargement of Ingleside Camp hospital to accommodate patients from, 326; records of cases of, filed with Associated Charities records, 284

HOSPITAL, FREE: Medical Society urged erection of, 28

HOSPITAL, UNIVERSITY OF CALIFORNIA: donation to, 35

HOSPITALS, BUREAU OF: cases under care of, 93; closing of 03, 134; physicians serving, also visited for Bureau of Special Relief, 146; report sheet used by, 442; status of work one year after fire, 28

HOSPITALS, COMMITTEE ON: appointment of, 93; date of appointment and membership of, 378

HOSPITALS OF SAN FRANCISCO: arrangements of, with Finance Committee, 93; estimate of amount required for, 121; facilities offered by, following disaster, 92; mostly

HOSPITALS OF SAN FRANCISCO (*continued*)
outside limited area, 91; recommendations regarding, by Dr. Devine, 15; results of overcrowding of, after fire, 365; sums received from Corporation by, 94

HOT MEAL KITCHENS: history and work of, 49–55

HOUSEHOLD FURNITURE. See *Furniture*

HOUSEHOLD GOODS: storing and distribution of, 56

HOUSEHOLD REHABILITATION: single and widowed inmates of Ingleside Camp applying for, 346

HOUSES: built by Housing Committee under grant and loan plan, style of and number of rooms, 258; erected by San Francisco Relief and Red Cross Funds, by style of house or plan under which relief given, 219, 220; erected under bonus plan, character and cost of, 248–251; owned by applicants aided under grant and loan plan, value of, 269; registered families living in, May, 1906, 72, 73; types and sizes of, occupied before fire by families aided under cottage plan, 230; vacant, refugees housed in, 69

HOUSING: applications for, passed upon by sub-committees and by members of Rehabilitation Committee, 160; before and after fire, of applicants aided under grant and loan plan, 266–271; before and after fire, of families aided by cottage plan, 229–233; before and after fire, of families aided under bonus plan, 248–251; conditions in different civil sections contrasted, 73–75; early discussion of problem of, 13; expenditure for, by Associated Charities, 310; expenditures for, by various organizations, 220; form of application for, 449; four classes for whom provision necessary in plan of, 218, 219; grants for, number of, 153, 154; grants for, principal and subsidiary, 157; grants for, size of, 158, 159; grants of different amounts for, 165, 167; lessons learned from study of San

HOUSING (*continued*)
Francisco work in, 371; of registered families in May, 72, 73; offer made under bonus plan, 239; plan of study of, 215; problem in San Francisco compared with that in Eastern cities, 277; problem in San Francisco complicated, 21, 22; reasons for refusal of applications for, 166; recommendations regarding, 17, 22, 23, 24; re-opening of cases where principal grant was for, 161

HOUSING ACCOUNT: status of loans to families at close of, 272

HOUSING AND SHELTER, COMMITTEE ON (Sub-committee V): chairman of, 125

HOUSING COMMITTEE: and Department of Lands and Buildings, relation between, 256–257; applications for building grants and loans referred to, 253; cost of houses erected by, 270; dissatisfaction with houses erected by, 268; general plan of, 417–418; importance of rehabilitation work of, 276, 277, 278; investigation of families who were aided by grants and loans from, 259; purpose and work of, 254, 255; status of work one year after fire, 28; style of houses built by, under grant and loan plan, 258

HOUSING PLAN, ORIGINAL: recommendations submitted to Finance Committee July, 1906, 394–397

HOUSING REHABILITATION: Associated Charities to nominate committee to pass on applications for, 133; most highly specialized branch, 128

HOUSING THE HOMELESS, SUB-COMMITTEE ON: suggestion regarding single camp, 70, 84; work of, 69, 70

IDAHO: persons sent from San Francisco to, 66

ILLNESS, ACCIDENT, ETC.: as causes of disability among applicants to Associated Charities, 293. See also *Health*

INCOME: loss of, in disaster, cannot be estimated, 5

INCOMES: estimated, of families receiving aid under cottage plan, 228; in families aided under bonus plan, contributors to, 245; in families aided under grant and loan plan, contributors to, 264; of applicants aided under bonus plan, 244, 245; of applicants and families aided under grant and loan plan, 262, 263, 264; of applicants to Associated Charities, lack of data on, 296; of families receiving business rehabilitation, lack of data on, 179; of women in families aided under grant and loan plan, 264

INCORPORATION: necessity of, for relief organization in large disaster, 369

INCORPORATION OF SAN FRANCISCO FUNDS: certificate of, issued, 26; membership of Corporation, departments, etc., 398–400; proposals regarding, 25; recommended by Dr. Devine, 17; suggested, 24

INDEBTEDNESS: of families aided by bonuses, 247, 248; of families aided under cottage plan, 229

INDUSTRIAL BUREAU: of Corporation, work of, 88

INDUSTRIAL CENTERS: estimate of amount required for, 121

INFIRM. See *Aged and infirm*

INGLESIDE MODEL CAMP: administration of, 324–327; admission cards used at, 327; aged, infirm and sick at, 57; ages of inmates at, compared with ages of inmates at almshouses, 330; applicants and non-applicants for relief and rehabilitation among inmates of, 336–343; applicants who had never been at, 354, 355; cases needing help for indefinite period sent to, 147; cases sent to, who did not belong there, 324; characteristics of population of, 358, 359, 360, 361, 362; conjugal condition and sex of inmates at, 328, 329; "convalescents" and hospital cases at, 365; discipline at, 325, 326; discontentment at, 324; employment of inmates at, 326; expenditures for construction of, 220; family relations of inmates at, 335; health of inmates at, 326,

INGLESIDE MODEL CAMP (*continued*) 327; history of establishment of, 321–324; inmates at, classified, 336; length of residence in California of inmates at, 334; money value of relief given to family cases received at, 343; nativity of inmates at, 331; number at, same as number at Lobos Square, by coincidence, 29; number at, total and average, 323, 324; occupations of inmates at, 332, 333; purpose of study of statistics of, 327; single and widowed inmates at, applying for relief and rehabilitation, 343–352; single and widowed inmates at, who did not apply for rehabilitation, 352–354; sources of information regarding inmates at, 327; total cost of, 327

INGLESIDE RACE TRACK STABLES: transformed into camp for aged and infirm, 322

INSTITUTIONS: advisory committee on, formed, 142; reasons for refusal of grants to, 145; rehabilitation of, 141–145

INSTRUCTIONS: for rehabilitation force proposed by superintendent of Committee, 123. See also *Circular*

INSURANCE: delay in collecting, 22; difficulties in collecting, 217; estimated total collected after disaster, 5; received by applicants aided by bonus, 247; received by applicants aided under grant and loan plan, 265; to be received by families aided under cottage plan, 229

INVESTIGATING FORCE OF REHABILITATION COMMITTEE: number of, 115; personnel of, 114

INVESTIGATION: by auxiliary societies unsatisfactory, 139; methods in different classes of cases, 117, 118; of families receiving cottages, 222; possibility of, even under conditions such as existed in San Francisco, 370

INVESTIGATORS: trained, value of, as shown in handling of Ingleside cases, 364. See also *Investigating force*

IRELAND: natives of, among refugees, 74, 76, 77; natives of, in San Francisco in 1900, 74

IRISH: section inhabited by, burnt out, 4. See also *Ireland*

ITALIAN RELIEF COMMITTEE: privilege of having recommendations accepted extended to, 138

ITALIANS: among refugees, 75; in improvised shelters on Telegraph Hill, 74. See also *Italy*

ITALY: cash sent to, for Messina earthquake sufferers by American National Red Cross, 35; natives of, among refugees, 74, 76, 77; natives of, in San Francisco in 1900, 74

JAPAN: cash contributions for relief of San Francisco made in, 34, 94; natives of, among refugees, 74, 76; natives of, in San Francisco in 1900, 74. See also *Japanese*

JAPANESE: deterred from asking aid by anti-Japanese feeling, 94; relief of, 94, 95. See also *Japan*

JAPANESE RELIEF ASSOCIATION: formation of and relief given by, 94, 95

JESSUP, MORRIS K.: urges incorporation of funds, 25

JEWISH CHARITIES: formation of special relief fund in San Francisco considered by, 141

JEWISH COMMITTEE: merged in Hebrew Board of Relief, 141. See also *Hebrew Board of Relief*

JOCKEY CLUB, CALIFORNIA. See *California Jockey Club*

JUVENILE COURT: records of, for 1907–1909, 317; situation of, after fire, described, 89

KILIAN, CAPTAIN JULIUS N.: Ingleside Camp organized by, 324, 325, 326

KINDERGARTENS: in camps, 89

KITCHENS, HOT MEAL: history and work of, 49–55

KOSTER, GENERAL: at conference on policing city, 11

KRAUTHOFF, MAJOR C. R.: work in handling and issuing supplies, 39

LABOR: abnormal prices asked for, following disaster, 217. See also *Wage workers*

LABOR COMMISSIONER: free employment bureau in charge of, 47; hope that registration would be of service to, 46

LABOR, UNSKILLED: applicants to Associated Charities who were engaged in, 294, 295, 296

LAND: appropriation of funds to acquire, part of plan for shelter, 24; decision of Corporation not to acquire, 218

LANDS AND BUILDINGS, DEPARTMENT OF: alterations in Ingleside stables made under, 322; and Housing Committee, relation between, 256–257; applications for small building loans transferred from, to Rehabilitation Committee, 253; bonus plan, its history and workings, 239–240; businesslike work of, 237; chairman and duties of, 400; cost of inspection and clerical work in connection with building of camp cottages, 221, 222; creation of, 26; decision by, not to purchase, lease, or rent land, 218; difficulties encountered by, 216, 217; erection of camp cottages and tenements by, 82, 221; expenditure for bonuses made through, 220; experiment in purchasing ready-made houses, why abandoned, 218; houses constructed through its own contractors and otherwise, 220; planing mills erected by, 217; plans considered and abandoned by, 217, 218; propositions by real estate firms to, 217; sanitary conveniences, etc., installed in public squares by, 71; status of work one year and two years after fire, 28; work of, divided into three parts, 219

"LATIN QUARTER": burnt out, 4, 287

LEASE: of cottages to refugees, plan concerning, 83. See also *Rentals*

LEEGE, CHARLES F.: chairman of committee VI of Rehabilitation Committee, 172

LETTER: presented by members of advisory committee investigating institutions, 143

LETTERS: regarding transportation of refugees, 60, 64, 65

LICENSE, SPECIAL: policy regarding grants to those starting in business that required, 124

LIFE, LOSS OF: in disaster, 5

LIGHTS: orders regarding, following earthquake, 40

LIQUOR: no claims for, paid, 98; places that sold, closed, 8

LOANS: appropriation of money for, 24; early requests for, 13; negotiated by applicants aided under bonus plan, 246; negotiated by applicants aided under grant and loan plan, 265; recommendations regarding, by Dr. Devine, 17; special provision for granting, by Rehabilitation Committee, 129; study by Rehabilitation Committee to determine probable number of, 22; to families aided under cottage plan, 229; to families aided under grant and loan plan, status of, 271, 272. See *Grant and loan plan*

LOBOS SQUARE: camp at, last to be retained, 29, 85; hot meal kitchen opened in, 49. See also *Camp Lobos*

LOCATION: effect of, upon success of families receiving aid for business rehabilitation, 192

LOOTERS: troops ordered to shoot, 8

LOOTING: reports of men shot for, 5

LOS ANGELES: citizens of, came to aid of San Francisco, 8

LOS ANGELES RELIEF COMMITTEE: equipment for hot meal kitchens sent by, 49; relief station opened by, 41

LOS ANGELES TOOL FUND: kits of tools distributed by, 158

LOTS: owned before fire by applicants aided by bonus, 245, 246; plan of purchasing or leasing, withdrawn by Corporation, 218; purchase, lease, and rental of, by families removing cottages from camps, 233, 234; purchased after fire by applicants aided under grant and loan plan, 266; to which camp cottages were removed, congestion on, 233. See also *Land*

LYING-IN HOSPITAL: use of, suggested by Miss Felton, 134

MAGEE, THOMAS: chairman of Department of Lands and Buildings, 400; member of Executive Committee of Relief Corporation, 26

MANUFACTURING AND MECHANICAL INDUSTRIES: applicants to Associated Charities who were engaged in, 294, 295, 296; business status of applicants receiving aid for rehabilitation in, 196, 197, 198, 199; men and women in families aided under bonus plan who had been engaged in, 244; men and women in families aided under cottage plan who had been engaged in, 226, 227; men and women in families aided under grant and loan plan who were engaged in, 262, 263

MARE ISLAND NAVY YARD: location of, 7

MARITAL CONDITION. See *Conjugal condition*

MASSACHUSETTS ASSOCIATION FOR RELIEF OF CALIFORNIA: authority of Finance Committee recognized by, 10; donation to University of California Hospital by, 35; funds transferred after being withheld, 100; investigator sent by, endorsed Relief Corporation's work, 100; use of funds for permanent relief urged by, 15

MAYOR SCHMITZ OF SAN FRANCISCO: activities on day of disaster, 8; at conferences April 21 and 24, 11; attitude and actions of, during June, 18, 19; called on army to assume charge of relief work, 39; ex-officio director of Relief Corporation, 26; representative of, on Executive Commission, 19

MEALS: number furnished by hot meal kitchens, May to October, 51; number served in hot meal kitchens on specified dates, 52; prices paid for, at hot meal kitchens, 51

MEAL TICKETS: issued by Red Cross, 51

MEDICAL CO-OPERATION: in cases of "general relief," 117

MEDICAL DEPARTMENT OF ARMY: report of, 91

MEDICAL SOCIETY, COUNTY: urged use of balance of fund for free hospital, 27–28

MEDICAL SUPPLIES: furnished by army, 92, 93; given to hospitals, value of, 94

MENU: of hot meal kitchens, 50, 51

MEXICO: cash contributions for relief of San Francisco made in, 34; natives of, among refugees, 74, 76; natives of, in San Francisco in 1900, 74

MILITARY AND NAVAL CENTER in San Francisco, 7

MILITARY AUTHORITIES: given entire charge of relief stations and shelters, 11. See also *Army*

MILITARY CONTROL and districting of city for policing, 11, 12, 40

MILITARY OFFICERS: of districts, and civil chairmen of sections, 42

MILK, CONDENSED: donated in excess of need, 101

MILK DEALERS' ASSOCIATION: arrangements with, made by sub-committee on relief of the hungry, 38

MINISTERS: recommendations by, generally valueless, 117. See also *Clergy; Pastors*

MINNEAPOLIS COMMITTEE: objection by, to sale of donated flour, 102

MISSION: no hot meal kitchen in, 50

MISSION RELIEF COMMITTEE: relief station opened by, 41

MONTANA: persons sent from San Francisco to, 66

MORAN, EDWARD F.; empowered to make alterations in Ingleside stables, 322

MORROW, JUDGE W. W.: at conference April 24, 11

MOTHERS WITH INFANTS: special diet for, 48

NATIONAL AGENT IN DISASTER: Red Cross should become recognized as, 101

NATIONAL GUARD: commanded by General Koster, 11

NATIONALITY: of applicants aided under bonus plan, 241; of applicants aided under cottage plan, 223; of applicants aided under grant and loan plan, 259; of heads of families receiving business rehabilitation, 175, 176; of population in 1900, and of refugees compared, 74, 75; of refugees by civil sections, 76, 77. See also *Nativity*

NATIVE DAUGHTERS, SOCIETY OF: relief station opened by, 41

NATIVITY: of applicants for relief from Associated Charities, before and after fire 287, 291; of inmates of Ingleside Camp, 331, 332; of inmates of San Francisco almshouse, 331. See also *Nationality*

NAVAL TRAINING STATION: Yerba Buena Island, 7

NAVY DEPARTMENT: Navy yard on San Francisco Bay, 7

NEVADA: persons sent from San Francisco to, 66

NEW MEXICO: persons sent from San Francisco to, 66

NEW YORK CHAMBER OF COMMERCE. See *Chamber of Commerce, New York*

NORTH END POLICE STATION: meeting place of Mayor and Committee, 9

NORWAY: natives of, among refugees, 74, 76, 77; natives of, in San Francisco in 1900, 74

NOTRE DAME COLLEGE: aid under bonus plan received by, 241; failure of, to supply information as to income, 245; high cost of, 248

NURSES: from outside San Francisco not needed, 92

NURSES' SETTLEMENT: work of residents after destruction of, 88

OAKLAND: difficulty in transporting supplies from, 37; location of, 3; return of refugees from, 77

OCCUPATION: lack of, a reason for leaving city among certain professions, 62

OCCUPATIONS: of applicants to Associated Charities variously classified, 294, 295; of inmates of Ingleside Camp, 332, 333; of men and women in families aided under bonus plan, 244; of men and women in families aided under cottage plan, 226, 227; of men and women in families aided under grant and loan plan, 262, 263; proposed, of applicants receiving business rehabilitation, 184; represented by families receiving business rehabilitation, 183; success or failure in cases aided by business rehabilitation, according to nature of, 196–208

OCCUPATIONS FOR WOMEN AND CONFIDENTIAL CASES, Committee on (Sub-committee IV): chairman of, 125; grants by, 158

OREGON: persons sent from San Francisco to, 66

PACIFIC DIVISION OF ARMY: appropriation of Congress to be distributed under direction of officers of, 30; headquarters at San Francisco, 7. See also *Army*

PACIFIC STATES: persons sent from San Francisco to, 67, 68; states included under heading, 66

PANIC: absence of, following earthquake, 6

PARIS, AMERICAN CHAMBER OF COMMERCE: cash contributions made by, 34

PARK COMMISSIONERS: agreement to ignore occupation of parks by cottages for one year, 84; co-operation of, with Relief Corporation, 84; request to Relief Corporation to clear squares, 85

PARKS AND SQUARES: wisdom of using, for camps, 84

PASTORS: certificates of, found unreliable in Chicago and San Francisco, 137. See also *Clergy; Ministers*

PATIENTS: recommendations regarding, by Dr. Devine, 15, 16

PAVILION, COTTAGE: proposed for housing aged and infirm, 23, 24. See also *Aged and Infirm; Relief Home*

PAYMENTS: upon claims, 98

PENSIONS: for aged and infirm, 364–365; given by Associated Charities, 306–309; lessons regarding, learned from study of relief work, 372

PER CAPITA COST: for shelter, 86, 87. See also *Cost; Expenditure*

PERSONAL AND DOMESTIC SERVICE: applicants to Associated Charities who were engaged in, 294, 295, 296; business status of applicants receiving aid for rehabilitation in, 196, 197, 200–206; men and women in families aided under bonus plan who were engaged in, 244; men and women in families aided under cottage plan who had been engaged in, 226, 227; men and women in families aided under grant and loan plan who were engaged in, 262, 263

PHELAN, JAMES D.: as head of Finance Committee of Citizens' Committee, 9; at conference April 24, 11; directed to make financial statement to Committee on Reconstruction, 10; mayor's suggestions to, 18; new Rehabilitation Committee appointed by, 21; president of Relief Corporation, 26

PHILANTHROPIC AGENCIES: results of co-operation between, under Relief Corporation, 317

PHYSICIANS AND NURSES: from outside San Francisco not needed, 92

PHYSICIANS' FUND: applications referred to, 153

PLAGUE. See *Bubonic plague*

PLAN OF WORK: by army officers, submitted by General Greely to Finance Committee, 18; submitted by Dr. Devine and Mr. Bicknell for Executive Commission, 20

PLEHN, CARL C.: registration bureau organized by, 44, 45

POLICE, CHIEF OF: at conference April 21 on policing of city, 11; provisions seized and distributed by order of, 32

POLICE PROTECTION: furnished to hot meal kitchens, 50

POLICING OF CITY: as arranged for on April 21, 11, 12, 40

POLITICAL APPOINTMENTS: to Executive Commission, 19

POPULATION: made homeless by disaster, 4; of California, fifteen years of age and over, in 1900, 329; of city and county of San Francisco, in 1900, 331, 356; of official camps, by months and by composition, 81; of San Francisco in 1900, nationality of, 74; of unofficial camps, 79

PORTLAND, Oregon: citizens of, come to aid of San Francisco, 8

PORTSMOUTH SQUARE: cottages for Chinese in, 95; meeting of Citizens' Committee in, 9

POTATOES: donated in excess of need, 101

POTRERO: acquiescence in hardships by families of, 36

PREMISES: occupied before and after fire by families receiving aid for business rehabilitation, 178

PRESIDIO: army post, 7; camp for Chinese in, 95; entrance to, as headquarters of civil section I, 42; food issued from depot at, 39; meals furnished at kitchens in, 51; sick cared for in hospital at, 92

PROBATION WORK: situation of, after disaster described, 89

PROFESSIONAL OCCUPATIONS: applicants to Associated Charities who were engaged in, 294, 295, 296; business status of applicants receiving aid for rehabilitation in, 196, 197, 198; men and women in families aided under bonus plan who were engaged in, 244; men and women in families aided under cottage plan who had been engaged in, 226, 227; men and women in families aided under grant and loan plan who were engaged in, 262–263

PROPERTY: estimated loss of, in disaster, 5; possessed by applicants aided under bonus plan, 246; possessed by applicants aided under grant and loan plan, 265

PROPRIETORS IN BUSINESS: among applicants aided under grant and loan plan, 262; among men in families aided under bonus plan, 244; among men in families aided under cottage plan, 226

PUBLIC LAND: shelter furnished by army and Finance Committee on, 84

PUBLIC SERVICE: applicants to Associated Charities who were engaged in, 294, 295, 296

PURCHASING COMMITTEE of Finance Committee: membership of, 276

RAILROADS: activities of, following disaster, 58, 59; estimated contribution of, 68; number of persons carried free by (second and third periods), 68. See also *Southern Pacific Railroad; Transportation*

RATIONS: adopted by sub-committee on relief of the hungry, 38; issued by army, 39; issuing of, discontinued, 110; number reported by General Greely as distributed, 52; persons estimated to be receiving, during April and May, 43; persons to whom issued in May and June, 53, 54, 55; reduced, 44; reductions in number receiving, explained, 48; stolen, 32

READING ROOMS: in camps, 89

REAL PROPERTY. See *Property*

RE-APPLICATIONS: to Associated Charities by those aided by Rehabilitation Committee, 298–299

RECEIPTS: cash, of Finance Committee of Relief and Red Cross Funds, and Corporation, to June 1, 1909, 33, 34; of Associated Charities, 419

RECOMMENDATIONS: made by Dr. Devine, 15, 16, 17; of section committees reviewed before submission to Rehabilitation Committee, 118; regarding housing, 22, 23, 24

RECONSTRUCTION OF SAN FRANCISCO, COMMITTEE ON: Finance Committee to make financial statement to, 10

RECORD CARD: used in rehabilitation work, information on, 115, 116

RECORDS: charity, value of, cannot be over-emphasized, 363; of distribution furnished by official camps, 42; of relief distribution incomplete, 42; rehabilitation, value of study of, 151

RED CROSS, AMERICAN NATIONAL: and army, co-operation between, 44; and Finance Committee, relations between, during week following disaster, 10; appointment of permanent director of, 101; cash contributions received by, 34; consolidation with Finance Committee approved by, 11; contribution of Japan to, 94; dates for formative period of rehabilitation work under, 111; determined those entitled to clothing and household goods, 56; disposition of cash received by, 35; endeavored to deliver boxes to persons for whom intended, 32; meal tickets issued by, 51; realization by, of need of permanent shelter, 221; recognition as national agency in disaster desirable, 101, 370; registration of refugees begun by, 44; registration, second, made by workers of, 49, 115; relation to hot meal kitchens, 50; report to Mr. Taft as president, 30; representatives of, at different times, 27; representatives of, free to consider rehabilitation, 14; represented by Dr. Devine, 9, 11, 19; sewing center established by, 88; staff of rehabilitation workers of, 14; tents provided by, 69, 70; use of civil divisions by, 12. See also *San Francisco Relief and Red Cross Funds; Red Cross Special Relief and Rehabilitation Bureau;* and other bureaus

RED CROSS, CALIFORNIA BRANCH OF: recognized Finance Committee as official agent of relief, 10; represented at conference, 11; work of, 92

RED CROSS SPECIAL RELIEF AND REHABILITATION BUREAU: chairmen of temporary and permanent organizations, 14; classifications of grants in use by, 108; expenditures by, 21; got under way, 14; recommendations not accepted by, in place of investigations, 137–138; superseded by Rehabilitation Committee of Finance Committee, 21; transportation work merged with that of, 59

REFUGEES: attempts to secure removal of, from unofficial to official camps, 79; free tents and shacks for, 82, 83; in unofficial camps, 79; nationality of heads of family among, 74–77; registration of, 44, 45, 46; return of, from Oakland and other places, 77; terms of agreement for lease of cottages by, 83, 84. See *Population;* and other topics

REFUSALS OF AID: by Associated Charities, reasons for, 312, 313; for business rehabilitation, study of, 208–210

REGISTRATION, FIRST: begun by Red Cross, 44; character of records on card, 46, 47; families and individuals registered in seven civil sections by, 45, 46; form of card used in, 425, 426; housing of registered families as shown by, 71, 72, 73; method and results of, 47; overcrowding and bad sanitary conditions not shown on card used in, 73; population in Golden Gate Park not included in, 73; primary object of, 46; reasons why defective, 48

REGISTRATION, SECOND: conduct and results of, 115, 116; face and reverse of card used in, 428, 429; when and why made, 49; use of card in civil sections, 115

REGISTRATION BUREAU: formulation of plans for, by Red Cross, 14; organization and force of, 45. See also *Enumerators*

REHABILITATION: age of possible, 365; amount of principal and subsidiary grants for, 158; applicants for, among Ingleside Camp inmates, 336; applicants for, by age, by

REHABILITATION (*continued*)
nature and disposal of application, and by domestic status, 154; applicants for, classified by specified handicaps, 155; applicants for, number of persons and of children in families of, 156; applicants for, who possessed resources, grants and refusals to, 167, 168; applied for by Ingleside Camp inmates, nature of, 344; beginning of work of, 13–19; centralized system of work, 124–133; district and centralized systems of work discussed and accounted for, 135, 136, 370; estimate of money required for, 121; general policy of, 107–111; grants for, by amount and nature of relief given, 165–167; nature of principal and subsidiary grants for, 157, 158; of institutions, 141–145; of old people at Ingleside Camp, 361, 362; periods of work of, 111, 112, 129; reasons for refusal of, by nature of application, 166; recommendations regarding, by Dr. Devine, 16, 17; record card used in work of, 115, 116; record of burned-out families applying to Associated Charities, 291; refugees with and without record of, who applied to Associated Charities, 294; re-opening of cases, 160; single and widowed inmates of Ingleside Camp applying for, 343–352; single and widowed inmates of Ingleside Camp who did not apply for, 353, 354; study of, lessons learned from, 370, 371; suspension of grants arrested work of, 99, 100; time elapsing between application and grant in different periods of, 164, 165; workers, staff of, formed, 14. See also *Rehabilitation Committee; Relief and Rehabilitation, Department of; Applications for Rehabilitation*

REHABILITATION BUREAU. See *Red Cross Special Relief and Rehabilitation Bureau*

REHABILITATION COMMITTEE: additional aid granted to families receiving grants and loans for building by, 272, 273; additional aid granted to receivers of bonuses by, 248; administrative details

REHABILITATION COMMITTEE (*continued*)
of, 406–416; aim as to single grants, how far attained, 160; applicants referred to Associated Charities by, 134; applications for small building loans taken up by housing sub-committee of, 253, 254; applications on forms to, when required, 117; applications passed on by single members of, 160; appointed by Finance Committee to supersede earlier bureau, 15, 21; attempt to gather up loose ends by, 415; cases of single and widowed inmates of Ingleside Camp who applied for aid to, 343–352; cases of, used in study of Ingleside Camp inmates, 327; caution in giving justified, 312; centralized system of, 412; closing of civil sections, and inauguration of centralized system, 124; clothing distribution by, 57; compelled to accept recommendations from outside organizations, 138; conditions of grant to Associated Charities by, 133; consideration of cases out of turn by, 412; consolidation of families fostered by, 177; delegation of powers to section committees by, 119; directions given by the Associated Charities for use of workers of, 406–407; disbursements of, 124; expenditure through, for housing construction, 220; experience with recommendations by ministers, 117; extracts from circular on "Requirements for Satisfactory Investigations" prepared for, 140; fourth period of work marked by pressure, 129; fifth period of work marked by discharge of sub-committees, 131; forms used by, 432–436; funds entrusted to, for allotment to charitable organizations, 132; grant and loan plan formulated by, 253, 254; grants by members of, 174; grants for business rehabilitation and number of different occupations represented, 183; grants for housing made by, 257; grants made by, to applicants who afterwards applied to Associated Charities, 298, 299; hope of, in granting sums for business rehabilitation insufficient for establishing a

REHABILITATION COMMITTEE (*continued*) business, 203; housing recommendations of, 22, 24; help toward refurnishing of homes given by, 130; instances where refusals to grant aid for business rehabilitation were not justified, 209; instructions for force prepared by superintendent of, 123; investigating force of, 115; Jewish societies agreed to work through, 141; kept outside province of Executive Commission, 25; lesson regarding records learned from study of work of, 413; limitation of applications received by, 126; limitation of size of grants by, 108; means which might have obviated re-opening of cases by, 163; meetings of, 127; membership of, 378; method of work in district organization, 408–412; monthly budgets of, 408; notes on bookkeeping and registration under, 415–416; notified by camp commander of inability of tenants to pay rent, 84; notified of withdrawal of staff of Associated Charities, 132; periods of work of, defined and characterized, 111, 112; plan of August, 1906, 124; policy in regard to grants, 108, 109; principle underlying work of, 107; problem of care for aged and infirm, 359–362; provisions regarding grants and loans by, 128, 129; receipts of applications suspended by, 122; relation to Department of Relief and Rehabilitation, 109; responsibility of, defined, 110; satisfactory co-operation with Hebrew Board of Relief, 141; situation at beginning of work of, 107; Special Relief Bureau called on for aid by, 149; standards established by, 118; sub-committees, work and chairmen of, 125; transportation bureau merged with, 60; unsatisfactory history of co-operation with auxiliary societies, 138, 139, 140; work of, distinguished from that of Bureau of Special Relief, 111; work of, in second period, 120, 121; withdrawal of office staff of Associated Charities from, 132, 133. See also *Red Cross Special Relief and Rehabilitation Bureau; Rehabilitation*

RE-INVESTIGATION: of cases refused aid, reasons why not attempted, 314

RELIEF: accounting, use of word "claim" in, 96; applications for, how passed upon, 160; basis, work of application bureau put on, 130, 131; by free and reduced rate tickets, 59; classes of, and order of demand, 12, 13; distribution, records of incomplete, 42; emergent, given by Associated Charities, 299–305; estimate of amount required for, by Department of Relief and Rehabilitation, 121; in cash, possibility of strict audit of, 369; in kind, impossibility of strict accounting for, 369; in kind, need of bureau to supply, 145, 146; speculative character of, in cases of aged and infirm, 363; permanent, given by Associated Charities, 305–310; principles of, two conceptions in conflict, 13; refused by Associated Charities, 310–314; to Chinese and Japanese, value of, 94, 95. See also topics which follow; and *Applications; Rehabilitation*

RELIEF AND REHABILITATION BUREAU. See *Red Cross Special Relief and Rehabilitation Bureau*

RELIEF AND REHABILITATION, DEPARTMENT OF: chairman and duties of, 400; chairman's action in regard to grants to institutions, 141–145; creation of, 26; date when Bureau of Hospitals closed, 93; erection of grant and loan houses by, 220; expenditure through, for assistance in constructing permanent homes, 220; funds required to carry on work of, 121; relation to Department of Camps and Warehouses defined, 110; responsibility for relief outside camps, 111; sewing work under, 88; status of work one year and two years after fire, 28, 29; use of civil sections by, 12

RELIEF, BUREAU OF SPECIAL. See *Special Relief, Bureau of*

RELIEF COMMITTEES: independent, confusion caused by, 37

RELIEF CORPORATION: all responsibility in a disaster should rest

RELIEF CORPORATION (*continued*)
upon a single, 100, 101. See *San Francisco Relief and Red Cross Funds, a Corporation*

RELIEF FUNDS. See *Funds*

RELIEF, GENERAL: applications for, granted and refused, 153, 154; applications for, passed on by sub-committees and by members of Rehabilitation Committee, 160; cases of single and widowed inmates of Ingleside Camp who applied for, 352; grants for, classified by amounts, 165, 167; grants for, size of, 158, 159; principal and subsidiary grants for, number and amount, 157, 158; reasons for refusal of applications for, 166; re-opening of cases where principal grant was for, 161, 162; use of term, instead of Special Relief, to cover miscellaneous grants, 108

RELIEF HOME: building of, determined on by Corporation, 321; characteristics of population of, 358–362; completion of, 28; conditions influencing population of, 357; population, admissions and movement to and from, 356; sick and convalescent inmates at, 365, 366

RELIEF IN DEFERRED AND NEGLECTED CASES, Committee on (Sub-committee VIII): chairman of, 125

RELIEF OF AGED AND INFIRM, UNSUPPORTED CHILDREN AND FRIENDLESS GIRLS, COMMITTEE ON (Sub-committee II): chairman of, 125

RELIEF OF THE HUNGRY, SUB-COMMITTEE ON: difficulties contended with by, 39; relief stations reported by, 42; status of work at final report to Finance Committee, 37; sub-committee on housing the homeless worked independently of, 70

RELIEF OF UNSUPPORTED OR PARTIALLY SUPPORTED FAMILIES, COMMITTEE ON (Sub-committee III); chairman of, 125

RELIEF SECTIONS. See *Civil Sections*

RELIEF, SPECIAL: estimate (August) of amount required for, 121; general relief used as equivalent term to cover miscellaneous grants, 108; recommendations regarding, by Dr. Devine, 16; single and widowed inmates of Ingleside Camp who applied for, 349–351

RELIEF STATIONS: and registration, 40–49; in charge of army, 11, 40; in civil section VI, list of, 41; in seven civil sections, number, 42; private, 44; recommendation of Dr. Devine regarding, 17; taken charge of by Colonel Febiger, 40

RELIEF STATIONS, BUREAU OF CONSOLIDATED: establishment of, 40; hot meal kitchen contracts under, 50; requisitions on, 42

RELIEF SURVEY: estimate by, of value of relief to Japanese by army and Finance Committee, 95; estimate of persons in shacks and barracks made for, 77; findings of, regarding frauds, 117; findings of, regarding results of business rehabilitation, 187, 188; housing study a part of, 215; no attempt by, to ascertain what references investigated, 116; re-visit to 1,000 cases of applicants for business rehabilitation made for, 174; some lessons of, 369–373; weaknesses in centralized system revealed by, 135

RELIEF WORK: of Associated Charities, disbursements for, 309; plan for, drawn up by army officers, 18; reasons for limiting scope of, in February, 1907, 130; what an account of, should include, 298

RENTALS: business and residence, paid by families receiving aid for business rehabilitation, 177–183; for camp cottages, amount collected and refunded, 222; for camp cottages, plan to charge, 83; for camp cottages, plan to charge blocked by ordinance, 222; paid before fire by families aided under grant and loan plan, 270; paid for lots by those removing cottages from camps, 234; paid for lots in cottage settlements, 235, 236

REPEATING: allowance for, in army reports, 43; registration to prevent, 46

REPORTS OF TRAGIC DEATHS following disaster, 5

RESIDENCES: occupied by families receiving business rehabilitation, number of rooms in, 180. See also *Houses*

RESOURCES: of families aided under bonus plan, 244–248; grants and refusals to applicants for rehabilitation possessing, 167, 168

RESTAURANTS: opening of, recommended by Dr. Devine, 15. See also *Hot meal kitchens*

RESTRICTIONS: desirability of having contributions sent without, 369; on expenditures of funds, 100–103

RIORDAN, ARCHBISHOP: member of Rehabilitation Committee of Finance Committee, 21; on special committee, 15; prediction of, quoted, 78

ROOFING THE HOMELESS, Sub-committee on: work of, 70

ROOMS: letting of, by applicants aided under grant and loan plan, 267; letting of, by families aided under bonus plan, 250, 251; number of, in houses owned and occupied before and rebuilt after fire under bonus plan, 249, 250; number of, occupied before fire by families aided under cottage plan, 230; number of, occupied by families aided under grant and loan plan, 267

RUSSIA: cash contributions for relief of San Francisco made in, 34; natives of, among refugees, 74, 76; natives of, in San Francisco in 1900, 74

ST. FRANCIS TECHNICAL SCHOOL: as headquarters for Relief Corporation, 26

ST. MARY'S CATHEDRAL: refugees in line at, 36

ST. VINCENT DE PAUL SOCIETY: conference of, privilege of having recommendations accepted extended to, 138; invited to confer on plan for administration of relief work, 132; represented on committee to pass on applications for housing, 133

SALARIES AND ADMINISTRATIVE EXPENSES: disbursements of Associated Charities for, 309

SALOONS: policy regarding grants to, 128. See also *Liquor*

SAN FRANCISCO: a military and naval center, 7; cash contributions for relief made in, 34; cash remitted to, by American National Red Cross, 35; citizens of, visited Congress to discuss building fund plan, 216; districted for policing and redistricted to bring under military control, 11, 12; housing problems in, compared with those in eastern cities, 277; location of, 3; nativity of population of, in 1900, 74, 331; payment by, for almshouse patients at Ingleside Camp, 327; persons sent from, to various destinations, 66, 67, 68; population of, in different years, 356; proportion of almshouse admissions and inmates to population of, 356; study of dependency problems in second and third year following disaster in, 281, 282; terms of transportation of persons sent from, 68; wage-earners in, more highly paid than in any other part of United States, 296

SAN FRANCISCO RELIEF AND RED CROSS FUNDS, A CORPORATION: aided by park commissioners, 84; announcement regarding business rehabilitation by, 172–173; applicants to, among inmates of Ingleside Camp, 336; applicants who first applied for rehabilitation after Corporation's rehabilitation work was done, 286; appointment of Board of Trustees of, 401; appropriations for work for unemployed made by, 305, 306; balance sheet showing of August 11, 1906, 121; bonus plan, outline and history of, 239, 240; bonus policy discussed, 251, 252; building of Relief Home determined by, 321; cash receipts of, 33, 35; clearing of squares by, 85; conditions which could not be anticipated by, 362; construction of cottages under, 82, 221; contribution from China to, 95; cost for care of sick by, 93, 94; could get no information of claims paid

San Francisco Relief and Red Cross Funds, a Corporation (*continued*)
by War Department and state, 98; criticisms of accounting system answered, 98, 99; decision regarding grants to charitable organizations reached by Executive Committee of, 132; departments and personnel of, 26, 398–400; embarrassed by withholding of funds, 99, 100; expenditure for food and its distribution by, 52, 53; expenditure for sewing work by, 88; expenditures for housing by, 220; family cases at Ingleside Camp applying to and aided by, 337–342; houses erected by, according to style of house or plan under which relief given, 219; incorporation and departments of, 26; lessor of cottages, 83; membership and departments of, 396–398; plan of purchasing or leasing lots considered by, 218; plan to build cottages and let contracts made public by, 82; refusal by, to sell cottages to vacant lot owners, 233; reimbursement of hospitals by, 93; relations of, with hospitals and Associated Charities, 93; resignation of Associated Charities as investigating agent of, 281; result of union of official and private efforts, 27; single and widowed inmates of Ingleside Camp applying to, 344; suggestion of, 24; suits against, 98; temporary barracks for aged and infirm equipped by, 321, 322; unanimous in dissatisfaction with work of auxiliary societies, 138; work of, indorsed by investigator of Massachusetts committee, 100

Sanitary Arrangements: in houses built under bonus plan, 248; in houses occupied by applicants aided under cottage plan, 231, 232

Sanitary Conditions: in cottage settlements, 235, 236

Sanitation: measures of, applied after disaster, 89–91; of camps and city, cost of, 87

San José: location of, 3

Santa Clara Valley: arrangements for baking bread in, 37

Sausalito: location of, 3

Savings: of applicants aided under grant and loan plan, 265; of families aided under cottage plan, 229; possessed by applicants aided by bonus, 247

Scandinavians: among refugees, 75. See also *Denmark; Norway; Sweden*

Schmitz, Eugene E. See *Mayor Schmitz*

"Scholarship" Grants: instance of, 307, 308

Scotch: among refugees, 75. See also *Scotland*

Scotland: cash contributions for relief of San Francisco made in, 34; natives of, among refugees, 74, 76, 77; natives of, in San Francisco in 1900, 74

Sections, Civil. See *Civil Sections*

Section VII. See *Mission*

Seizure of Goods: claims for, 97

Settlements: destruction of, 88; residents of, and their activities, 88

Settlements, Cottage: conditions in two, described, 234–237

Sewing Circles and Classes: in camps, etc., 88, 89

Sewing Department: organized at Ingleside Camp, 326

Sex and Conjugal Condition: of inmates at Ingleside Camp, 328, 354

Shacks: and barracks, estimates of persons living in, 77; and tents, registered families living in, May, 1906, 72, 73; improvised during first days, 69

Shelter: among relief demands, relative importance of, 12, 13; emergency, expenditure for, 220; for aged, infirm, etc., recommendation regarding by Rehabilitation Committee and Executive Commission, 23, 24; given by camps, cost of, 86, 87; permanent, need of realized by relief organizations, 221; providing, 69–89

Shelters: in charge of army, 11; temporary, proposed appropriation of money for construction and repair of, 24. See also *Barracks; Camps; Shacks*

SICK: and disabled, applications of, to have precedence, 123; care of, a minor problem of relief work, 91, 92; carried from fire zone, 5; expenditures for care of, by Associated Charities, 301; special diet for, 48

SICKNESS: as a reason for transporting refugees, 62. See also *Health*

SINGLE AND WIDOWED MEN AND WOMEN: at Ingleside Camp, 343–354

SMALLPOX: cases in San Francisco following disaster, 91

SMITH (Coolidge), MARY ROBERTS: quotation from article in *Charities and the Commons* by, 77

SOCIAL CHARACTER: of cases cared for by Associated Charities, 286–294

SOCIAL HALLS: built at expense of Corporation, 89

SOCIAL STATUS. See *Conjugal condition*

SOUTHERN PACIFIC RAILROAD: estimate of persons in shacks and barracks by, 77; free passengers carried from San Francisco by, 58; relief supplies brought into city by, 30

SOUTH PARK: camp in, described, 84

SOUTH PARK SETTLEMENT: work of residents after destruction of, 88

SPECIAL RELIEF. See *Relief, Special; Relief, General; Special Relief, Bureau of*

SPECIAL RELIEF, BUREAU OF, 145–150; applications for emergency relief referred to, 120; applications of specified kinds referred to, 123; creation of, made possible prompt action, 126; emergency cases always handled rapidly by, 165; emergency relief cases referred to, 120; expenditures by, 148, 149; forms used by, 435–439; need of, from beginning of rehabilitation work, 370; reasons why earlier opening of, desirable, 163; requisitions for clothing to, 57; staff and administration of, 147, 148; status of work one year after fire, 28; work distinguished from that of Rehabilitation Bureau, 111; work first done by, 146; work for residents of camps, 149; work of, closed, 133, 150. See also *Red Cross Special Relief and Rehabilitation Bureau*

SPEEDWAY CAMP (Camp No. 6): aged and infirm first sent to, 321; last kitchen closed at, 52; location and description of, 70, 71

SPRECKELS, RUDOLPH: chairman of Department of Camps and Warehouses, 399; estimate by, of number to be placed at Ingleside Camp, 323; in conference with Rehabilitation Committee, 110; member of Executive Committee of Relief Corporation, 26

SPROULE, WILLIAM: chairman of committee on transportation, 59

STAFF: of rehabilitation workers formed, 14

STAFFORD, STATE LABOR COMMISSIONER: free employment bureau under, work of, 47

STANDARD OF LIVING: of families with reduced incomes after fire, 228–229

STANDARDS: established by Rehabilitation Committee, 118

STANFORD UNIVERSITY: students of, as investigators, 114

STATISTICS: of Ingleside Camp population, 327–334; of receipts and disbursements from Associated Charities, 419–422

STEVENSON, ROBERT LOUIS: memorial fountain to, untouched by earthquake, 9

STOCKTON: blankets and provisions donated brought by steamer from, 39

STORES: quantity received, 30; subsistence, report by army of expenditures for, 52

SUB-COMMITTEE I. See *Temporary Aid and Transportation, Committee on*

SUB-COMMITTEE VI. See *Business Rehabilitation, Committee on*

SUB-COMMITTEES OF REHABILITATION COMMITTEE: chairmen and fields of work of, 125; discharge of, 131

SUPERINTENDENT OF DISTRICT WORK: appointed, 113

SUPERVISING, COMMITTEE ON: membership of, 378

SUPERVISION: need of, in certain cases receiving aid for business rehabilitation, 163, 188, 189, 199, 203

SUPERVISION (*continued*)
204, 206, 208, 371; of expenditure by poorest class, desirable, 238

SUPERVISOR OF ACCREDITED HOSPITALS: work of, 93

SUPPLIES: amount expended by Bureau of Special Relief for, 148; confiscation of, by army, 39; in army warehouses burned, value of, 39; lost and stolen, 32; purchased by American National Red Cross, 35; transportation of, under sub-committee on relief of the hungry, 38

SURVEY. See *Relief Survey*

SUSPENSION: of receipt of applications for rehabilitation, 122

SWEDEN: natives of, among refugees, 74, 76, 77; natives of, in San Francisco in 1900, 74

SWITZERLAND: natives of, among refugees, 74, 76; natives of, in San Francisco in 1900, 74

TAFT, WILLIAM H.: report to, as president of American National Red Cross, 30

TELEGRAPH HILL NEIGHBORHOOD ASSOCIATION: destruction of house and after-work of residents, 88; represented on committee to pass on applications for housing, 133

TEMPORARY AID AND TRANSPORTATION, COMMITTEE ON (Sub-committee I): chairman of, 125; grants of money by, 120

TENEMENT HOUSES: erected by San Francisco Relief and Red Cross Funds, 219, 220; expenditure for construction of, total and average, 220, 221

TENT RECORD SHEET: reproduced, 430

TENTS: not barracks, needed, 70; provision of, in first days, 69; registered families living in, May, 1906, 72, 73; supplied refugees free of charge, 82, 83

THEFT OF RELIEF SUPPLIES, 32

TIBURON: location of, 3

TIME: elapsing between application and grant, 126, 163–165, 370

TOILETS: in cottages removed from camps, 231, 232; in houses built under bonus plan, 248; in houses of applicants aided under grant and loan plan, 267

TOOLS: applications for, granted and refused, 153, 154; applications for, passed upon by sub-committees and by members of Rehabilitation Committee, 160; early requests for, 13; grants of different amounts for, 165; investigations of applications for, 117; principal and subsidiary grants for, number and amount, 157, 158; reasons for refusal of applications for, 166; re-opening of cases where principal grant was for, 161, 162; sewing machines and furniture, recommendations regarding, by Dr. Devine, 16, 17; supplied by Red Cross, 14; supplying of, by Bureau of Special Relief and Rehabilitation Committee, 149, 150

TORNEY, COL. G. H.: establishment of free dispensaries by advice of, 93; in charge of sanitary work, 90

TRADE: applicants and others in families aided under grant and loan plan who were engaged in, 262, 263; applicants to Associated Charities who were engaged in, 294, 295, 296; business status of applicants receiving aid for rehabilitation in, 196, 197, 206–208; men and women in families aided under bonus plan who were engaged in, 244; men and women in families aided under cottage plan who had been engaged in, 226, 227; nature of investment required by person starting in, 206

TRANSPORTATION: applicants to Associated Charities who were engaged in, 294, 295, 296; business, status of applicants receiving aid for rehabilitation in, 196, 199, 200. See also *Transportation of Refugees*

TRANSPORTATION BUREAU: merged with permanent Rehabilitation Committee, 60; work of Mr. Cushing at, 59. See also *Transportation Committee; Transportation of Refugees*

TRANSPORTATION COMMITTEE: organized by railroad officials, 59; persons sent to specified destinations by (second period), 66. See also *Transportation Bureau; Transportation of Refugees*

TRANSPORTATION COMPANIES: free passage given by, 58. See also *Railroads*

TRANSPORTATION OF REFUGEES: applications for, granted and refused, 153, 154; applications for, passed upon by sub-committees and by single members of Rehabilitation Committee, 160; by American National Red Cross, 35; cases, investigation of, 117; characteristics of refugees given, 65; destinations of those sent from San Francisco, 66, 67; estimate (August) of amount required for, 121; grants of different amounts for, 165; justified as rehabilitation measure, 65; letters offering hospitality to applicants for, 64, 65; periods of work defined and characterized, 58, 59, 60; principal and subsidiary grants for, number and amount, 157, 158; reasons for asking, granting, and refusing, 61, 62, 63, 166; re-opening of cases where principal grant was for, 161; requests for, types of, 61, 62, 63; single and widowed inmates of Ingleside Camp who applied for, 347; supplied by Red Cross, 14; terms of, 68; value at reduced rates of, 68

TRANSPORTATION OF REFUGEES, COMMITTEE ON: a sub-committee of Citizens' Committee, 58

TRANSPORTATION OF SUPPLIES: arrangements regarding, made by committee on relief of the hungry, 38

TROOPS, FEDERAL: policing of northern part of city assigned to, 11; prompt arrival of and patrol by, 5. See also *Army*

TRUCKS AND TRUCKING: arrangements regarding, made by sub-committee on relief of the hungry, 38

TRUSTEES OF RELIEF AND RED CROSS FUNDS, BOARD OF: appointment of, 29, 401; contributions to Associated Charities by, 309; grants given by, to applicants refused aid by Rehabilitation Committee, 210

TRUSTEES OF RELIEF AND RED CROSS FUNDS, BOARD OF (*continued*)

TYPHOID FEVER: cases in San Francisco following disaster, 91

UNEMPLOYED: special work provided for, by Associated Charities, 304, 305

UNITED IRISH SOCIETIES: case of duplication through, 159; grants on recommendations of, compared with other grants, 140; recommendations of, acceptance by Rehabilitation Committee, 138; recommendations specially marked by paucity of facts and high scale of expenditure, 139

UNITED STATES: cash contributions for relief of San Francisco made in cities and town of, 34; natives of, among refugees, 74, 76, 77; natives of, in San Francisco in 1900, 74; recognition of Finance Committee by President of, 10

UNIVERSITY OF CALIFORNIA HOSPITAL: donation to, 35

UTAH: persons sent from San Francisco to, 66

VACATION SCHOOL: proposed, in Golden Gate Park, 78

VALLEJO: difficulty in transporting flour from, 37

VIENNA: contribution made by secretary of American Embassy at, 34

VOLUNTARY SERVICE: importance of, in relief work, 27

VOORSANGER, RABBI: chairman of sub-committee on relief of the hungry, 36; member of Rehabilitation Committee of Finance Committee, 21; member of special committee, 15

WAGES received by men and women working, in families aided under the cottage plan, 227, 228

WAGE WORKERS: in San Francisco, more highly paid than in any other part of United States, 296

WAR DEPARTMENT: claims paid by, 98; judgment of auditor of, on accounts of Corporation, 99; report to, by Colonel Febiger, cited, 39–40

WAR SHIPS IN HARBOR: rendered aid, 7

WAREHOUSE, CENTRAL: recommendation of Dr. Devine regarding, 17

WAREHOUSES: army, burned, 39; established by sub-committee on relief of the hungry, 37; for clothing and household furnishings, departments in, 56

WASHINGTON (State): persons sent from San Francisco to, 66

WILLIAMS, THOMAS H.: offer of race track buildings at Ingleside by, 322

WOLLENBERG, C. M.: command of Ingleside Camp assumed by, 324; employment and discipline of inmates at Ingleside Camp under, 326

WOMAN'S ALLIANCE: recreation provided by, at Ingleside Camp, 326

WORK: lack of, a reason for leaving city among certain classes of workers, 62. See also *Employment; Occupations*

WYOMING: persons sent from San Francisco to, 66

YERBA BUENA ISLAND: Naval Training Station on, 7

YOUNG MEN'S HEBREW ASSOCIATION: refugees in line at, 36; use of, by committee on relief of the hungry, 37

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